

2000 Indiana Consolidated Plan

Prepared For

State of Indiana
Department of Commerce
Indiana Housing Finance Authority
Indiana Family and Social Services Administration
Indiana State Department of Health
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Final Report
August 1, 2000

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State of Indiana by County



Frequently Used Acronyms in the FY2000 Consolidated Plan

Source: Indiana Housing Finance Authority

Acronym	Definition
AHP	Affordable Housing Program – a grant program through the Federal Home Loan Bank
BMIR	Below market interest rate
CAP	Community Action Program agency
CBDO	Community Based Development Organization – as defined by the CDBG regulations in 24 CFR 570.204(c)
CDBG	Community Development Block Grants (24 CFR Part 570)
CHDO	Community housing development organization – a special kind of not-for-profit organization that is certified by the Indiana Housing Finance Authority
CPD Notice	Community Planning and Development Notice – issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants
DHPA	Division of Historic Preservation and Archeology, a division of the Department of Natural Resources and serves as the State Historic Preservation Officer for Indiana
DNR	Department of Natural Resources
ESG	Emergency Shelter Grant – operating grants for emergency shelters. Applied for through the Family and Social Services Administration
FEMA	Federal Emergency Management Agency
FHLBI	Federal Home Loan Bank of Indianapolis
First Home	Single family mortgage program through IHFA that combines HOME dollars for down payment assistance with a below market interest rate mortgage
FMR	Fair market rents
FMV	Fair market value
FSP Memo	Federal and State Programs Memo – issued by IHFA to provide clarification or updated information regarding grant programs IHFA administers
FSSA	Family and Social Services Administration
GIM	Grant Implementation Manual – given to all IHFA grantees at the start-up training. It provides guidance on the requirements of administering IHFA grants.
HOC/DPA	Homeownership Counseling/Down Payment Assistance
HOME	HOME Investment Partnerships Program (24 CFR Part 92)
HOPWA	Housing Opportunities for Persons With AIDS – grant program awarded by HUD to the State Department of Health and administered by AIDServe Indiana.
HUD	U.S. Department of Housing and Urban Development
IACED	Indiana Association for Community Economic Development
ICHHI	Indiana Coalition on Housing and Homeless Issues, Inc.
IDEM	Indiana Department of Environmental Management
IDFA	Indiana Development Finance Authority
IDOC	Indiana Department of Commerce
IHFA	Indiana Housing Finance Authority
LIHTF	Low Income Housing Trust Fund
MBE	Minority Business Enterprise – certified by the state Department of Administration
NAHA	National Affordable Housing Act of 1990 – federal legislation that created the HOME Investment Partnerships Program
NC	New construction
NOFA	Notice of Funds Availability

Frequently Used Acronyms in the FY2000 Consolidated Plan

Source: Indiana Housing Finance Authority

Acronym	Definition
OOR	Owner-occupied rehabilitation
PITI	Principal, interest, taxes, and insurance – the four components that make up a typical mortgage payment
QCT	Qualified census tract
RFP	Request for Proposals
RHTC	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
S+C	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHP	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the SuperNOFA application
SHPO	State Historic Preservation Officer (the Division of Historic Preservation and Archeology serves in this capacity for the State of Indiana)
SIRDP	Southern Indiana Rural Development Project
SRO	Single room occupancy
SuperNOFA	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program and Housing Opportunities for Persons With Aids are some of the programs applied for through this application process.
TBRA	Tenant-Based Rental Assistance
TPC	Total project costs
URA	Uniform Relocation Act
WBE	Women Business Enterprise – certified by the state Department of Administration

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnership Program and Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five-year Plan are required annually.

The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

The 2000 Consolidated Plan is the second five-year consolidated plan completed by the state. The Plan provides new information and trends related to Indiana's current and future housing and economic development needs. This information is used to establish strategies and actions that will address these needs during the next five years. These strategies will be evaluated annually in updates to the Plan, and the action items will be modified as needed to address the state's needs.

What's New in the 2000 Consolidated Plan

- More than 250 citizens were surveyed and responded to questions about a number of issues in their communities including homelessness, affordability and quality of housing, employment opportunities and Fair Housing practices;
- More than 130 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities;
- The State's socioeconomic conditions were updated with current information; five and ten year forecasts were also compiled;
- The housing and community development needs of special populations were evaluated and updated; and
- A new housing demand model that forecasts housing needs in the state was run to incorporate current economic and housing market information.

Purpose of the Consolidated Plan

Compliance with Consolidated Plan Regulations

The State of Indiana's 2000 Consolidated Plan was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations. Appendix H, the "HUD Regulations Cross-Walk" contains a checklist detailing how the 2000 Plan meets these requirements.

Citizen Participation Process

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens can contribute, including an agenda and dates of the public forums, were mailed to citizens and appropriate governmental and nonprofit organizations throughout the state at the beginning of the process.

Citizens participated in the development of the Consolidated Plan through:

- Regional public forums: 59 residents and 73 agency representatives attended this year's forums;
- A statewide community survey of 266 citizens;
- A 30 day public comment period; and
- Two public hearings about the Plan and fund allocations.

Organization of the Executive Summary

The remainder of the Executive Summary is organized into five subsections (consistent with the Consolidated Plan):

- **The Socioeconomy of Indiana** – a summary of the social and economic trends that are shaping the state;
- **Housing and Community Development Needs** – an assessment of these needs, based on citizen surveys, public forums and secondary data;
- **Housing Market Analysis** – an overview of future supply and demand in the state's housing market;
- **Special Needs Housing** – a summary of the housing and community development needs of the state's special needs populations; and
- **The 2000 Program Year Strategies and Action Plan.**

Full copies of the Consolidated Plan can be found on the Internet at www.indianahousing.org or www.state.in.us/doc/grants/plan.html.

The Socioeconomy of Indiana

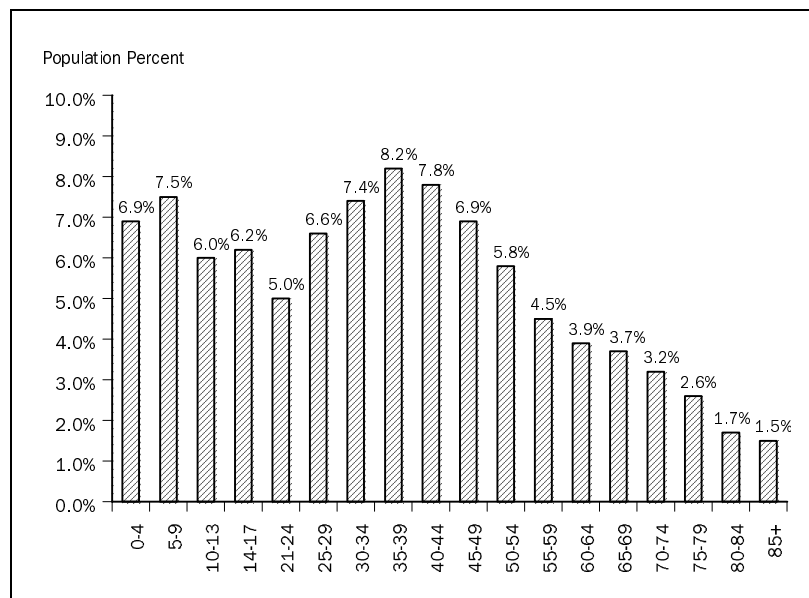
The tenacity of the U.S. economy has led even the best economists to revise forecasts of future economic growth and health. Indiana is no exception. The state's first five year Consolidated Plan in FY 1995 and subsequent Updates predicted a slowdown in the economic growth from the level the state experienced in the early 1990s. This five year plan reflects some of the earlier estimates, but also brings new and slightly more optimistic information about the current and future socioeconomic conditions in the state. These projections include:

- Population growth will continue to slow slightly during the next five years, and then is expected to strengthen through 2009. Growth is likely to be strong in both urban and rural areas.
- Population growth in non-entitlement areas is expected to exceed growth for the state overall. By 2009, non-entitlement areas are projected to consist of 64 percent of the state's population, compared to 60 percent currently.
- The state will continue to grow older as the baby boomers age, although this trend will be partially offset with growth in the state's youngest age cohorts. Exhibit ES-1 shows the current age distribution in the state.

**Exhibit ES-1.
Indiana Population
Estimates by Age
Group, July 1999**

Source: PCensus and Applied
Geographic Solutions.

**The baby boomers and
their children make up
the largest age cohorts
in the state**



The Socioeconomy of Indiana

- The percentage of households in the highest income brackets is expected to increase rapidly during the next five years, while the percentage of individuals in lower income brackets is expected to decrease. The five and ten year growth in median household income is expected to be strong.
- Job growth will be highest for lower paying jobs, such as nonprofessional service, support, and sales positions. Manufacturing will fall behind the service sector in providing employment to the state.

What will these projected trends mean for the State of Indiana?

The demand for alternative types of housing is expected to increase.

- Future housing demand is likely to be strongest for aging baby boomers, the elderly, and young adults – populations who mostly prefer multifamily housing or clustered single family housing and require some level of affordability.
- Demand for second, vacation, and retirement homes is likely to increase as the baby boomers prepare to exit the workplace in the future. This group might also seek more affordable housing as they transition from salaries and hourly wages to potentially lower, fixed incomes.
- The changing family structures expected during the next five to ten years – especially the increase in the percentage of young adults without children – will also influence housing demand, particularly for rental housing and starter homes.

Growth in non-entitlement areas will place new demands on public services.

- The strongest growth will likely continue in nonurban areas close to the state's urban cores. Such a trend could place increased demand on transportation systems in the near future.
- Demand for housing and community services will also be affected by growth in nonurban areas. As these areas develop, so will the demand for a more diverse housing stock to serve the workforce and public amenities to serve communities.

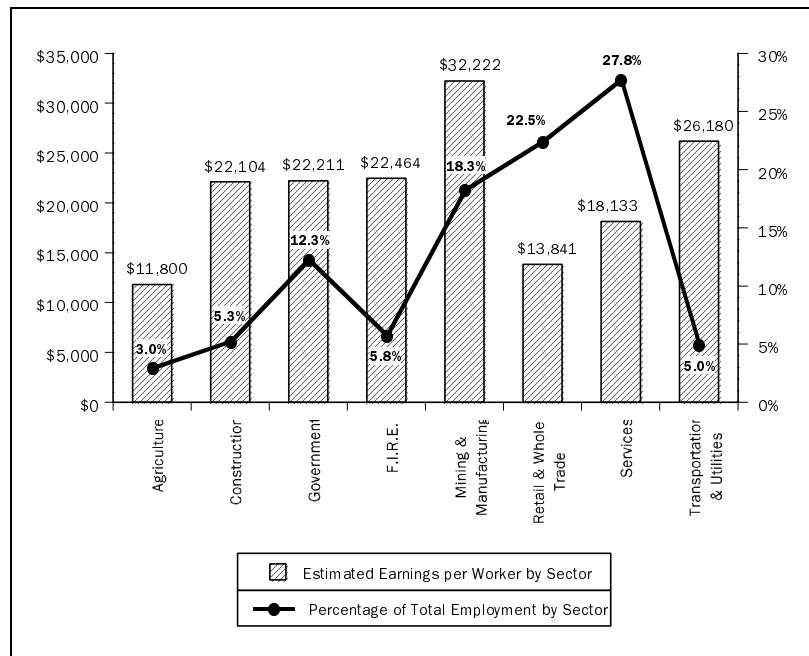
The Socioeconomy of Indiana

Changes in the primary sectors of employment will largely affect the economic health of communities throughout the state.

- As employment in the manufacturing sector continues to decline, communities formerly dependent on this area will seek strategies for economic diversification.
- Increasing employment in the service sector and retail trade will provide some relief to communities with losses in manufacturing employment. However, jobs in these areas are mostly lower paying and often part time, as shown in Exhibit ES-2.
- Such changes in the employment base, especially in smaller areas, will affect the need for affordable housing and potentially place increased demands on community services.

Exhibit ES-2.
Where the Jobs Are
and What They Pay,
State of Indiana, 2005

Source: Bureau of Economic
Analysis and PCensus/AGS.



Housing and Community Development Needs

The state's current housing and community development needs were primarily gathered through a community survey of citizens, regional public forums attended by citizens and service providers, and the public hearings and comment period. These data revealed the following:

Housing remains affordable overall, except for the state's lowest income citizens, who have difficulty finding affordable rentals and homeownership.

- Forum participants and survey respondents expressed major concerns about the lack of access to affordable rentals and homeownership in their communities. For the state's lowest income populations, affordable rentals cost less than \$300 per month. Although the state remains one of the most affordable in the nation, rental units in this price range are limited. Exhibit ES-3 shows the average rents by county in 1999.
- Population with special needs face additional challenges in finding adequate housing. Seventy-five percent of the respondents to the survey – many of whom were disabled or elderly – said that the availability of housing in their communities was a major or minor problem.
- Recent interest rate increases, coupled with fears of inflation, may temper housing markets somewhat in the current year. The National Association of Homebuilder's most recent Housing Market Index showed that residential builders are lowering their sales expectations as a result of higher interest rates. This may translate into a reduced supply of new residential housing in coming months.

Housing and Community Development Needs

- The fastest growing employment sector in the state – the service industry – is also one of the lowest paying. The increase in the percentage of jobs in this sector and decline in the share of manufacturing employment has likely raised citizen’s concerns about livable wages. Eighty-seven percent of survey respondents felt that the availability of good paying jobs was a problem in their communities. Forum participants defined “good paying” as a wage of \$10 an hour or more, with benefits.

Exhibit ES-4 summarizes the top community concerns from the FY2000 regional forums.

Exhibit ES-4.

Top Community Concerns, 1999 and 2000

Source: Keys Group, Community Forums 2000.

1999 Top Community Concerns	2000 Top Community Concerns
Affordable Rental and Starter Homes	Housing/Rental
Job Training and Workforce Development	Transportation
Livable Wages	Day Care/Child & Senior & 24 hour
Transportation	Economic Development/Jobs with benefits
Expanded and Early Affordable Childcare	Economic Development/Livable Wages
Infrastructure for Community Quality (tech prep)	Healthcare
Capacity for Non-Profits	Housing/Homeless/Transitional
Rehabilitation and Demolition	Education Funds
Drug Rehabilitation	Housing/Homeless/Shelter
	Housing/Migrant Workers
	Housing/Slum Landlords
	Housing/Ownership Assistance
	Infrastructure/Housing
	Infrastructure/Roads/Water/Sewers
	Social Services/Communications
	Social Services/Drugs Education & Treatment

Housing Market Analysis

The housing model in the FY2000 Consolidated Plan compared housing demand and supply using HUD's income categories to identify where gaps in the housing market currently exist. The model also estimated housing needs for 2004 for the HUD income categories, as well as age ranges. The model revealed the following:

- The largest gaps between housing supply and demand are for the state's extremely low income (earning less than \$12,000 per year) and very low income (earning less than \$19,000). The model estimates a lack of 152,000 units for the extremely low income and 35,000 for the very low income. However, the approximately 48,000 subsidized rental units statewide partially narrow this gap.
- The model also predicts an oversupply of units for the state's low and moderate income groups. These "excess" units are occupied by households in other income categories where a shortage of units exist – e.g., lower income households who are cost burdened, or higher income groups who prefer housing costs that are less expensive than what they can afford.
- The model estimates that by 2004, an additional 35,00 units will be needed to serve the housing needs of the extremely low and very low income groups. Specifically, an additional 18,000 units with rental or mortgage costs less than \$343 per month will be needed. In addition, 17,000 units with rents or mortgage costs of less than \$572 per month will be required to meet demand.
- Elderly households will make up a large percentage of the extremely low households in 2004. The very low and low income groups will also contain fairly large percentages of elderly households, in addition to younger households. As such, the housing preferences for these groups are expected to be senior housing facilities and smaller, low maintenance units as well as affordable starter homes and rentals.

Special Needs Populations

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulty in paying for adequate housing and often require enhanced community services. For the purposes of the Consolidated Plan, special needs populations include: the elderly, persons who are homeless, persons with developmental disabilities, persons living with HIV/AIDS, persons with physical disabilities, persons with mental illness or substance abuse problems, and migrant agricultural workers. An analysis of the housing and community development needs of these populations was included in the Consolidated Plan and revealed the following:

- There were 760,000 elderly persons living in 494,000 households in Indiana in 1999. Between 3,000 and 7,000 of these households lived in housing that needed repair or rehabilitation and approximately 10 percent of the elderly households were cost burdened with housing costs. With the total elderly population projected to grow to 786,000 by 2004 and 829,000 by 2009, the likely trend is for the magnitude of these problems to increase.
- Recent methods of estimating the homeless population indicate that up to 5.2 percent of the U.S. population has been homeless at some point in their lives and an additional 4.8 percent have been forced to move in with friends or relatives. These estimates would imply that 88,000 people in Indiana's non-entitlement areas have been homeless and 81,000 have had to move in with friends or relatives. The greatest need of the state's homeless is an increase in the amount of available transitional and affordable housing.
- There are approximately 48,000 persons with developmental disabilities in Indiana. The trend in serving these individuals is to move away from institutional care towards small group homes and integrated community settings. However, under-utilization of Medicaid waivers indicates that Indiana's efforts to move individuals to these more flexible environments have had limitations in the past.
- Between 1,684 and 2,910 people living with HIV/AIDS in Indiana need housing, but there are currently only 62 subsidized units in the state targeted to individuals with HIV/AIDS. Combined with housing discrimination and the co-incidence of HIV/AIDS with substance abuse and mental illness, this shortage of targeted housing makes it difficult for these individuals to obtain housing.

Special Needs Populations

- Estimates of the total number of individuals with physical disabilities in non-entitlement areas in Indiana range from 74,500 to 232,000, depending on the operating definition of disability. These individuals have access to various state and federal income and housing subsidy programs to support their housing needs, but these programs may not be adequate, depending on individual needs.
- There are approximately 236,000 individuals with mental illnesses in Indiana, 68,000 of whom are low income and are the target of programs offered by the Division of Mental Health. The Division also serves an additional 26,000 people who are substance abuse clients at any one time. Housing resources for these individuals are primarily focused in urban areas. HUD funding for the development of such housing is weighted towards cities, making it likely that persons with mental illness or substance abuse problems face a housing shortage in non-entitlement areas in Indiana.
- The number of migrant agricultural workers in the state is estimated to range between 8,000 and 10,000. Historically, growers have provided housing for migrant agricultural workers, although this housing is often of substandard quality and overcrowded. The housing needs of migrant agricultural workers is hard to quantify due to the lack of quantitative data. However, qualitative data indicate that the need for affordable quality housing is great.
- Nearly 60 percent of respondents to the community needs survey thought that adequate housing for people with special needs, affordable housing for people with special needs and housing for the homeless were major community problems.

Exhibit ES-5 summarizes the greatest needs of the special population groups discussed in the Consolidated Plan, along with the primary resources currently available to serve their needs.

Exhibit ES-5.
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Primary Resource Available
Elderly	Rehabilitation/repair assistance Modifications for physically disabled Affordable housing (that provides some level of care)	Public transportation Senior Centers Improvements to infrastructure	CDBG CHOICE HOME/IHFA Home Equity Conversion Mortgage Program Medicaid Public Housing Section 202 Section 8
Homeless	Beds at shelters for individuals Transitional housing/beds for homeless families with children Affordable housing for those at risk of homelessness	Programs for HIV positive homeless Programs for homeless with substance abuse problems Programs for homeless who are mentally ill	ESG CDBG HOME/IHFA HOPWA IDOC ISDH County Step Ahead Councils County Welfare Planning Councils Local Continuum of Care Task Forces Municipal governments Regional Planning Commissions
Developmentally Disabled	Semi-independent living programs Group homes	Smaller, flexible service provision Community settings for developmentally disabled Service providers for semi-independent	CDBG CHOICE HCBS HOME/IHFA SILP/AF SSI Family Subsidy Medicaid
HIV/AIDS	Affordable housing for homeless people with HIV/AIDS Housing units with medical support services Smaller apartment complexes Housing for HIV positive people in rural areas	Support services for AIDS patients with mental illness or substance abuse problems Medical service providers Public transportation	HOME/IHFA HOPWA Section 8
Physically Disabled	Housing for physically disabled in rural areas Apartment complexes with accessible units Affordable housing for homeless physically disabled	Public transportation Medical service providers	CDBG CHOICE HOME/IHFA SSI Medicaid
Mental Illness and Substance Abuse	Community mental health centers Beds for substance abuse treatment Supportive services slots Housing for mentally ill in rural areas	Substance abuse treatment Education Psychosocial rehabilitation services Job training Medical service providers	CDBG CHIP Division of Mental Health
Migrant Agricultural Workers	Grower-provided housing improvements Affordable housing for migrant workers in non-grower-provided housing	Family programs Public transportation	CDBG Rural Opportunities, Inc.

Strategic Plan and Action Items

The Consolidated Plan Coordinating Committee attended two daylong strategic planning workshops in March 2000 to identify priorities for the upcoming program year. The Committee set aside the prior five and one year strategies and action items and began its goal setting and strategy development meeting with a blank slate. *Throughout the process, the Committee was mindful of the state's housing and community development challenges that were identified in the community survey and regional public forums and through secondary statistical research.*

The Committee asked the following questions in establishing goals and strategies and setting priorities:

- Is there a need for the action item identified in the forums, surveys, and secondary data?
- If so, what programs or activities are currently in place to serve these needs?
- Where are the remaining gaps?
- How should the gaps be addressed and through what funding source?

Exhibit ES-6 shows the 2000-2001 program year funding levels for each program. These resources will be allocated to address the identified housing and community development strategies and actions. Appendix G discusses the methods of distribution for each program, including matching dollar requirements and sources of such funds.

**Exhibit ES-6.
2000 Consolidated
Plan Funding,
by Program and
State Agency**

Source:
State of Indiana, 2000.

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$36,563,000
Indiana Housing Finance Authority (HOME)	\$14,132,000
Indiana State Department of Health (HOPWA)	\$654,000
Indiana Family and Social Services Administration (ESG)	\$1,741,000
Total Funding	\$53,090,000

Strategic Plan and Action Items

The resulting five year goals and program year strategic plan and action items are summarized below.

Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 five year plan:

- Expand and preserve affordable rental housing opportunities.
- Enhance affordable homeownership opportunities.
- Promote livable communities and community redevelopment.
- Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.
- Strengthen and expand the state's continuum of care for persons who are homeless.
- Strengthen the safety net of housing and services for special needs groups.
- Enhance the local capacity for housing and community development.

For each of the seven goals, strategies were established, and, for each strategy, specific action items were developed. The effectiveness of the strategies will be monitored annually and modified, if necessary, to ensure that they continue to address the state's needs. The strategies are summarized below. Please refer to the full copy of the Consolidated Plan for detailed strategies and action items, as well as monitoring benchmarks.

Goal 1: Expand and preserve affordable rental housing opportunities.

- Continue funding the Indiana Housing Finance Authority's (IHFA) Housing from Shelters to Homeownership program.
- Continue using Rental Housing Tax Credits to develop affordable rental housing.
- Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.

Strategic Plan and Action Items

- Continue to preserve existing Section 8 expiring use properties through IHFA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHFA has responded to HUD's RFP to become a Section 8 Contract Administrator, and, if selected, IHFA will use this role to enhance the link between expiring use properties and project-based affordable rental units.
- Explore the development and use of State Rental Housing Tax Credits for affordable rental housing development.
- Continue the use of the Indiana Coalition on Housing and Homeless Issues' (ICHHI) "OTAG" program, which assists displaced Section 8 tenants to find new affordable rental units.

Goal 2: Enhance affordable homeownership opportunities.

- Continue to fund IHFA's Housing from Shelters to Homeownership program to provide affordable single family new construction and rehabilitation of existing units for resale.
- Continue IHFA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low and very low income households for purchase of their first home. These programs leverage HOME funds to provide down payment assistance for buyers with the greatest needs.
- Explore the feasibility of establishing a statewide homebuyer counseling program.
- Consider establishing a program that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers.
- Continue using the Department of Commerce's (IDOC) Individual Savings/Development Account program. This program provides a three to one match by the state (up to \$900 per year) to families at 150 percent of the poverty level who are trying to save money for a down payment for themselves or a dependent.

Strategic Plan and Action Items

Goal 3: Promote livable communities and community redevelopment.

- Continue funding IDOC's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers.
- Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage. Examples of such funding sources include: the Indiana Department of Transportation (IDOT) public transit programs; the Indiana Department of Workforce Development (DWD) vocational and technical education programs; and programs funded by HUD's SuperNOFA.
- Continue funding IHFA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
- Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding.
- Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- Explore the feasibility of a statewide Fair Housing campaign.
- Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- Continue working to reduce the environmental hazards in housing, including lead based paint risks.

Strategic Plan and Action Items

Goal 4: Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.

- Continue the use of IDOC's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvement in support of job creation for low to moderate income persons.
- Explore using the CEDF to fund employer based skills training that is transferable.
- Explore enhancing innovative employment and training opportunities, such as the landscaping business established by the Center for the Homeless in South Bend.

Goal 5: Strengthen and expand the state's continuum of care for persons who are homeless.

The *strategies* developed to accomplish Goal 5 include:

- Continue to submit an annual SuperNOFA application to fund continuum of care activities.
- Encourage the formation of regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
- Continue statewide nonprofit training for SuperNOFA grant applications provided by ICHHI.
- Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
- Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
- Continue to work to improve the Family and Social Service Administration's (FSSA) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
- Review the organization of homeless and ESG functions; evaluate how to ensure a more coordinated approach between shelter funding and the Continuum of Care.

Strategic Plan and Action Items

Goal 6: Strengthen the safety net of housing and services for special needs groups.

- Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and difficult to serve (e.g., persons with mental illness or substance abuse).
- Continue the Consumer Advisory Board (CAB) monitored by AIDServe Indiana and the Department of Health to receive input on the needs of the state's population living with HIV/AIDS.
- Enhance technical assistance and planning activities of organizations serving special needs groups.
- Continue IDOC's CFF funding for the development of health care facilities, public social service offices that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to the disabled.
- Continue to use HOPWA and Ryan White funding for tenant-based housing assistance, emergency assistance, and direct client support.
- Continue using IHFA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
- Explore the feasibility of a pilot home modification program that could also be used for physical adaptability.
- Explore the Home Choice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
- Improve the integration of the Consolidated Plan and Analysis of Impediments processes.
- Research the need for a central and comprehensive information source of programs to assist the state's citizens, especially those with special needs.
- Conduct a survey targeted to the state's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.

Strategic Plan and Action Items

Goal 7: Enhance the local capacity for housing and community development.

- Continue using CDBG funding for technical assistance, including accreditation and procurement training. Explore funding assistance specifically for environmental issues.
- Continue providing funding for training and technical assistance in the pre-and post-application process for IHFA's programs. Also continue providing Community Housing Development Organization (CHDO) training and capacity building activities through the CHDO Works program.
- Continue providing HOPWA training and technical assistance sponsored by AIDServe and ISDH.
- Continue the statewide forum on grant applications sponsored by FSSA.
- Continue the technical assistance provided by the Indiana Technical Assistance Consortium.
- Explore working with the Indiana Grantmakers Alliance to enhance their grant writing course, especially for applicants for Continuum of Care funding.
- Explore providing more direct training for ESG grantees.
- Explore the creation of a core operating fund for not-for-profits.
- Explore the creation of a "training catalogue" for potential grantees that could be distributed at the Consolidated Plan regional forums.

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnership Program and Housing Opportunities for People with AIDS (HOPWA) funding, and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every five years; updates to the five-year Plan are required annually.

The Purpose of the Consolidated Plan is:

1. To identify a state's housing and community development needs, priorities, goals, and strategies; and
2. To stipulate how funds will be allocated to state housing and community development nonprofit organizations and local governments.

The 2000 Consolidated Plan

The 2000 Consolidated Plan is the second five-year consolidated plan completed by the state. The Plan provides new information and trends related to Indiana's current and future housing and economic development needs. This information is used to establish strategies and actions that will address these needs during the next five years. These strategies will be evaluated annually in updates to the Plan, and the action items will be modified as needed to address the state's needs.

Summary of Accomplishments for Prior Year Strategies

Section IV in the FY1999 Consolidated Plan Update details the strategic priorities and action items that were continued from prior years, as well as the action plan for FY1999. During the course of the FY2000 Consolidated Plan process, the Consolidated Plan Coordinating Committee worked towards completing the nine FY1999 action items. Five of the nine items were achieved during the FY2000 planning process; two items were tabled; one item is ongoing; and one action item was unable to be accomplished. Exhibit I-1 summarizes the FY1999 accomplishments:

The 2000 Consolidated Plan

**Exhibit I-1.
Summary of
Accomplishments,
1999 Indiana
Consolidated Plan
Update**

FY1999 Action Items	Status
1. Continue to work toward establishing a statewide Continuum of Care	Ongoing
2. Explore the feasibility of creating a grant seeking NFP	Considered and tabled for FY2000
3. Involve the Indiana Department of Transportation in the Consolidated Planning process	Attempted to involve INDOT; the agency was unable to participate in the FY1999 process
4. Include agency presentations at each regional public forum	Achieved
5. Develop a tri-fold brochure about the HUD funded programs, eligible activities, and the administering agencies	Achieved
6. Reschedule the regional forums from late morning to early afternoon and evening	Achieved
7. Consider establishing a statewide consumer advisory board for the Consolidated Planning process	Considered. Concluded that such a board would be duplicative of the networks that are currently in place. Agreed to take better advantage of such networks in the FY2000 process
8. Research programs suggested by citizens in the public hearings; and considering replicating those that might be needed by citizens	Achieved
9. Enhance the participation of special needs populations in the Consolidated Planning process	Achieved through FY2000 Consolidated Planning process

The 2000 Consolidated Plan

What's New in the 2000 Consolidated Plan

- More than 250 citizens were surveyed and responded to questions about a number of issues in their communities including homelessness, affordability and quality of housing, employment opportunities and Fair Housing practices;
- More than 130 citizens and representatives from nonprofits and local governments attended regional forums to discuss and prioritize the housing and community development needs in their communities;
- The State's socioeconomic conditions were updated with current information; five and ten year forecasts were also compiled;
- The housing and community development needs of special populations were evaluated and updated; and
- A new housing demand model that forecasts housing needs in the state was run to incorporate current economic and housing market information.

Compliance with Consolidated Plan Regulations

The State of Indiana's 2000 Consolidated Plan was prepared in accordance with Sections 91.300 through 91.330 of the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan regulations. Appendix H, the "HUD Regulations Cross-Walk" contains a checklist detailing how the 2000 Plan meets these requirements.

The 2000 Consolidated Plan

Notes on the Data

This report uses the most recent data available, generally as of 1999 or 1998. Recent and forecasted data have been obtained through commercial data providers that use econometric techniques to update 1990 U.S. Census data. Sources of this secondary data, as well as those of primary data, are indicated in the text where appropriate.

Although many economic and demographic statistics are updated annually or semiannually, some have not been updated since the 1990 Census. Thus, in some cases, the “most recent available” data will be as of 1989 or 1990. This treatment is consistent with HUD recommendations for sources of data when updated data are unavailable.

The data are primarily aggregated on a state or county level, with data on non-entitlement areas¹ presented separately when available. Occasionally, data from entitlement areas or major metropolitan statistical areas are used to evaluate economic conditions or determine housing and community development needs if state and county data are unavailable or outdated.

¹ The term “entitlement areas” refers to cities and counties that, because of their size, are able to receive CDBG funding directly. These areas must complete a Consolidated Plan separately from the state’s to receive funding. The requirements for receiving HOME, ESG, and HOPWA funds are all slightly different, but are generally based on size and need. For purposes of this report, “non-entitlement” refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute; Lake County; and the consortiums of Lafayette (including the cities of Lafayette and West Lafayette) and St. Joseph’s County (including the cities of South Bend and Mishawaka).

Organization of the Report

The remainder of the 2000 Consolidated Plan is organized into six sections and eight appendices.

- Section II discusses the demographic and economic trends in Indiana, including forecasts through 2009, to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III reports the findings from the regional forums and community survey, along with analyses of the state's housing and community development needs.
- Section IV reports updated information about the state's housing market needs, including the need for housing at various levels of affordability, housing supply and demand data, and a discussion of barriers to housing.
- Section V discusses the housing and community development needs of the state's special needs populations. The section gives updated estimates of these populations, reports new programs and initiatives to serve them, and identifies remaining gaps.
- Section VI contains the state's five-year program strategies and action plan.

The Appendices include:

- A. List of Key People
- B. Consolidated Plan Certifications
- C. Community Survey Instrument
- D. Citizen Participation Plan
- E. Public Comment and Response
- F. 1999 Fund Allocations
- G. 2000 Allocation Plan
- H. HUD Regulations Cross-Walk

Contributors to the Report

Lead and Participating Agencies

Indiana's 2000 Consolidated Plan was a collaborative project. The Indiana Department of Commerce and the Indiana Housing Finance Authority were responsible for overseeing the coordination and development of the plan. The Indiana Family and Social Services Administration (FSSA) and the Indiana State Department of Health (ISDH), along with its grant administrator AIDServe Indiana, assisted in development of the Plan.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Rural Development Council (IRDC), the Indiana Civil Rights Commission, the U.S. Department of Agriculture Rural Development, Rural Opportunities Incorporated (ROI), Local Initiative Support Corporation (LISC) of Indianapolis, and the U.S. Department of Housing and Urban Development. A list of Committee members and their respective organizations can be found in Appendix A.

Citizen Participation Process

The Consolidated Plan was developed with a strong emphasis on community input. Brochures explaining the purpose of the Consolidated Plan and how citizens can contribute, including an agenda and dates of the public forums, were mailed to citizens and appropriate governmental and nonprofit organizations throughout the state at the beginning of the process.

Citizens participated in the development of the Consolidated Plan through:

- Regional public forums: 59 residents and 73 agency representatives attended this year's forums;
- A statewide community survey of 266 citizens;
- A 30 day public comment period; and
- Two public hearings about the Plan and fund allocations.

Contributors to the Report

Consultation with Governmental and Nonprofit Organizations

The Consolidated Plan Committee made a significant effort to involve governmental agencies and nonprofit organizations at all levels in the planning process. In addition to the regional forums described above, representatives of governmental or nonprofit organizations participated by sharing studies and information concerning the needs of communities. Among the organizations with which the Committee exchanged information were state and local policymakers, service providers to the state's special needs populations, administrators of public housing authorities, and city planners and housing development specialists. The materials that these organizations shared with us are sourced throughout the report.

In addition, the Indiana Housing Finance Authority sponsored an affordable housing conference in the fall of 1999 that brought many of these organizations together. The two-day conference highlighted successful and innovative housing and community development programs throughout the state; educated government and nonprofit professionals about how better to deliver their services; and provided a forum for attendees to share ideas and solve common problems.

AidServe, Indiana (ASI) provided financial assistance to its service providers and consumers to attend the IHFA conference. ASI also collaborated with the Indiana Department of Mental Health in an effort to improve the utilization of housing support services for special needs populations. ASI also worked with HIV services personnel, consumer groups, and service organizations to help improve ways to access housing and supportive services for people with HIV/AIDS. On the local level, ASI coordinated a task force in Bloomington to discuss the maintenance of a HIV/AIDS specific housing facility (the Fox House).

Finally, the Committee made a special effort to contact the state's public housing authorities (PHAs) and share with them the research findings and housing and community development needs identified in the 1999 Consolidated Plan Update. The Committee sent a letter and copy of the 1999 Executive Summary to all PHAs and volunteered its assistance, including offering to present a summary of the 1999 State Consolidated Plan to the PHAs.

Acknowledgments

Each member of the Consolidated Plan Coordinating Committee made valuable contributions to this process and merits special recognition.

The State of Indiana retained BBC Research & Consulting, Inc. (BBC), an economic research and management consulting firm, and The Keys Group, an Indiana-based planning and research partnership, to assist in the preparation of the 2000 Consolidated Plan.

Demographic & Economic Profile of Indiana

This section discusses the demographic and economic characteristics and conditions in the state, including recent trends in population, income, and employment growth; an economic outlook and forecast for the next five to ten years; and the implications of such trends on the state's housing and community development. The contents of this section partially fulfill the requirements of Section 91-305 of the State Government's Consolidated Plan Regulations.

Much of the data used in this section is commercial data provided by PCensus and Applied Geographic Solutions (AGS). These sources generate current and projected data using econometric techniques applied to U.S. Census and other comprehensive economic databases. Secondary data is also collected from state sources, primarily the Indiana Business Research Center. The data modeling and statistical analysis is performed by BBC Research & Consulting.

Summary

The tenacity of the U.S. economy has led even the best economists to revise forecasts of future economic growth and health. Indiana is no exception. The state's first five year Consolidated Plan in FY 1995 and subsequent Updates predicted a slowdown in the economic growth from the level the state experienced in the early 1990s. This five year plan reflects some of the earlier estimates, but also brings new and slightly more optimistic information about the current and future socioeconomic conditions in the state. These projections include:

- Population growth will continue to slow slightly during the next five years, and then is expected to strengthen through 2009. Growth is likely to be strong in both urban and rural areas.
- Population growth in non-entitlement areas is expected to exceed growth for the state overall. By 2009, non-entitlement areas are projected to consist of 64 percent of the state's population, compared to 60 percent currently.
- The state will continue to grow older as the baby boomers age, although this trend will be partially offset with growth in the state's youngest age cohorts.
- The percentage of households in the highest income brackets is expected to increase rapidly during the next five years, while the percentage of individuals in lower income brackets is expected to decrease. The five and ten year growth in median household income is expected to be strong.
- Job growth will be highest for lower paying jobs, such as nonprofessional service, support, and sales positions. Manufacturing will fall behind the service sector in providing employment to the state.

Population Growth

Overall Growth

Between 1998 and 1999, the state's population growth remained fairly stable, increasing .79 percent, to reach an estimated 5,946,000 persons. This rate was consistent with the average annual growth between 1990 and 1999 of .78 percent. During the decade, the state's population increased by 7.25 percent. About three-fourths of the population increase between 1990 and 1999 was due to natural increase (births exceeding deaths), 21 percent was due to net domestic immigration, and seven percent was due to net international migration.

Growth of Non-Entitlement Areas

Non-entitlement areas¹ of the state made up about 60 percent of the state population in 1999, about two percent more than in 1990. The total population in non-entitlement areas was 3.6 million people in 1999; population in entitlement areas was 2.3 million. Between 1990 and 1999, the total population in non-entitlement areas increased 12 percent, for an annual growth rate of 1.28 percent. This growth was about 65 percent higher than the annual growth in the state as a whole.

Growth by County

Counties within a metropolitan statistical district (MSA) held about 70 percent of the state's population in 1999. There were 4.2 million people in MSA counties in 1999, compared with 1.7 million in non-MSA counties.

Between 1998 and 1999, Washington County had the largest percentage growth in population of the state's non-MSA counties with a three percent increase. Population in Switzerland, Putnam, Jennings, and Brown counties also grew by more than two percent.

¹ The term "entitlement areas" refers to cities and counties that, because of their size, are able to receive CDBG funding directly. These areas must complete a Consolidated Plan separately from the state's to receive funding. The requirements for receiving HOME, ESG, and HOPWA funds are all slightly different, but are generally based on size and need. For purposes of this report, "non-entitlement" refers to cities and towns that do not file Consolidated Plans individually and are not able to receive funding from the HUD programs directly. The entitlement areas in Indiana include the cities of Anderson, Bloomington, East Chicago, Elkhart, Evansville, Fort Wayne, Gary, Goshen, Hammond, Indianapolis, Kokomo, Muncie, New Albany, Terre Haute; Lake County; and the consortiums of Lafayette (including the cities of Lafayette and West Lafayette) and St. Joseph's County (including the cities of South Bend and Mishawaka).

Population Growth

Most of the state's growth, however, took place in MSA counties. Hamilton County led the growth of the MSA counties, with a five percent population increase between 1998 and 1999. Nearby Hendricks, Hancock, and Johnson counties also had large gains, with population increases between 2.5 and three percent. These counties also experienced the highest net migration in the state during the 1990s: Hamilton County gained 42,000 people between 1991 and 1998, Hendricks added 15,000, and Johnson gained 16,000.

Most of the counties with declines in population between 1990 and 1999 were non-MSA counties. Miami County lost eight percent of its population during this period. Knox and Grant Counties also had relatively large population declines, losing more than two percent of their populations. Blackford, Wabash, and Wayne Counties had declines exceeding one percent.

Delaware and Vigo counties were the only MSA counties with population declines between 1990 and 1999, although a number of MSA counties experienced stagnant growth.

Growth by City

Indiana, like much of the nation, has experienced rapid population growth around the urban core of its larger cities. Between 1990 and 1998, the fastest growing large and small cities were primarily concentrated around the Indianapolis MSA. Fishers, Carmel, and Noblesville had the largest population growth of the state's "big" cities and towns (more than 20,000 people, as defined by the Indiana Business Research Center). Fishers' population increased 256 percent; Carmel's rose 66 percent; and Noblesville grew by 47 percent.

Growth in many of the state's smaller cities was also very strong. Westfield was the fastest growing small city between 1990 and 1998; population increased by 202 percent. This was followed by St. John, De Motte, and Santa Claus, all of which grew by more than 60 percent. Indeed, the state's population not residing in cities or towns increased 12 percent during the decade, compared to just a three percent population growth in the state's cities and towns combined.

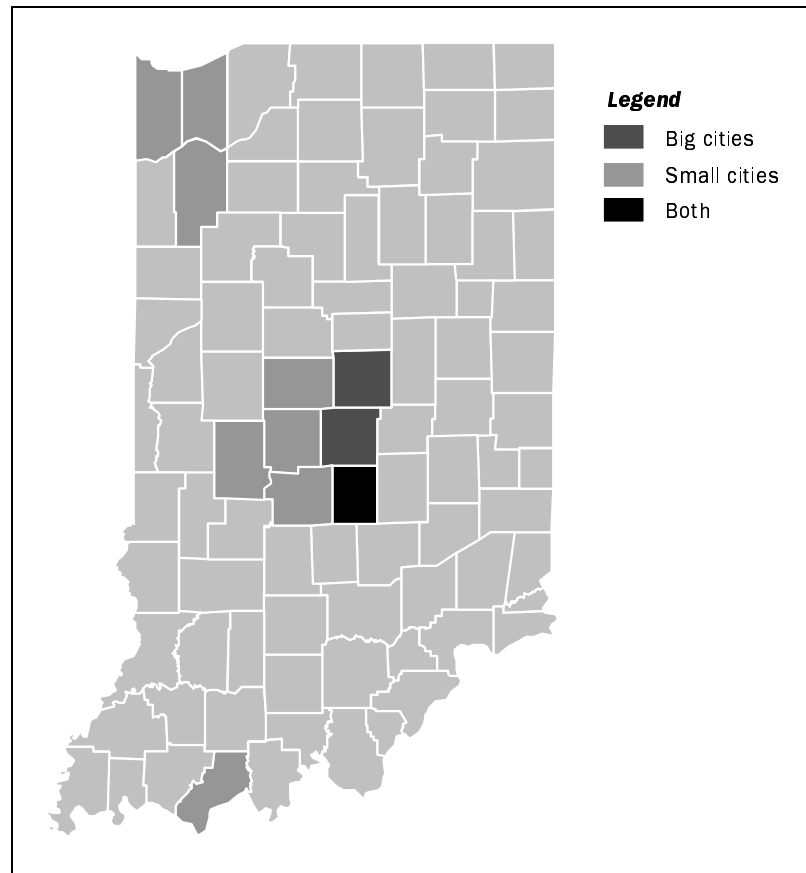
Population Growth

Exhibit II-1 shows the fastest growing small and large cities in the state between 1990 and 1998.

**Exhibit II-1.
Indiana's Fastest
Growing Cities,
1990-1998**

Source: Indiana Business
Research Center.

**The fastest growing big
and small cities were
concentrated in the
Indianapolis MSA**



Population Characteristics

Age

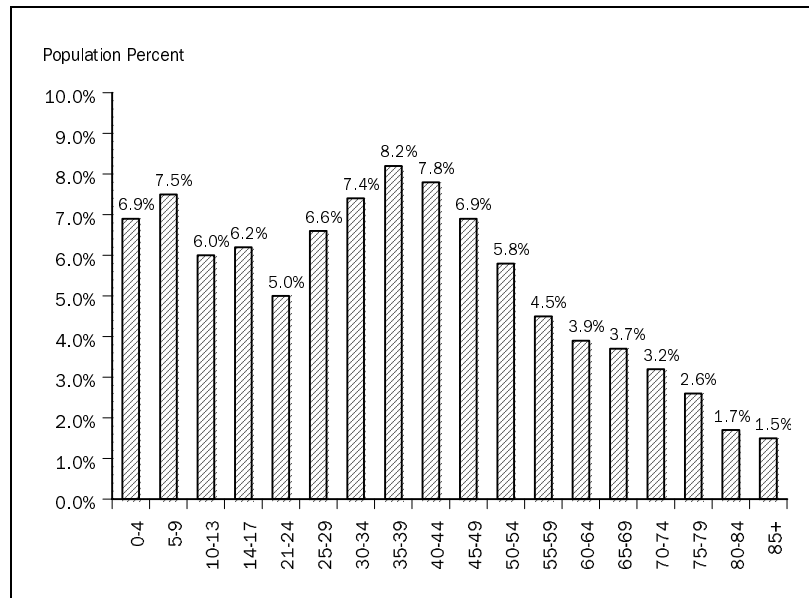
Examining population trends by age group aids in projecting future housing and community development needs. As the state's large cohort of baby boomers has been aging, the state as a whole has been growing older. Indeed, in 1999, the median age in the state was 34 years old, compared to 32 years in 1990.

Similar to the rest of the U.S., baby boomers constitute a large percentage of Indiana's current population and are the fastest growing age cohorts. In 1999, individuals between the ages of 30 and 39 years old made up almost 16 percent of the state's total population, and individuals between 40 and 49 made up 15 percent. The state's youngest cohorts also made up a significant portion of the population: 14 percent of the population in 1999 was between 0 and 9 years old and 17 percent was between 10 and 20 years old.

Exhibit II-2.
Indiana Population
Estimates by Age
Group, July 1999

Source: PCensus and Applied
Geographic Solutions.

**The baby boomers and
their children make up
the largest age cohorts
in the state**



The number of individuals between the ages of 40 and 49 grew by 53 percent between 1990 and 1999; this was the fastest growing age cohort during this period. The second largest growth occurred in the over 80 cohort; this group grew by 45 percent during the decade. However, the 80 and older cohort only constitutes about three percent of the state's population; thus, the growth in numbers was relatively small.

Population Characteristics

The state's population between 0 and 20 years old increased by about 13 percent between 1990 and 1999. The only substantial decline in population in the state occurred in the two age groups between 20 to 35 years old; together, these groups lost 27 percent of their population between 1990 and 1999.

In 1999, the age distribution of non-entitlement areas closely resembled that of the state as a whole, although non-entitlement areas had higher growth rates by age cohort between 1990 and 1999. The fastest growing cohort was for individuals between the ages of 40 and 49; the population of this group increased 51 percent during the decade. Growth was also high in the over 80 age group. The declines in the population groups between 20 and 35 were more modest in non-entitlement areas than for the state overall.

If current trends continue, demand for senior housing in the state should increase modestly during the next five to ten years and more rapidly in following years, as the baby boomers continue to age. This will be especially pronounced in rural areas where the percentage of the population that is elderly is the highest. Demand for rental housing is also likely to increase as the younger age cohorts reach their twenties, when renting is common.

Race

Population data by race is also useful in projecting future housing and community development needs, as race is correlated with income and household characteristics that influence housing demand. Indiana continues to grow more diverse, but at a fairly slow rate due to the state's small base of minority populations. In 1999, minorities made up approximately 10 percent of the state's population. Most of the state's minority populations – more than 60 percent – remain located in Marion and Lake Counties. Non-entitlement areas together had a minority population of less than one percent. Future growth in the state's minority populations is likely to be concentrated in urban areas.

Household Composition

Household composition is also useful in predicting future needs. Exhibit II-3 on the following page shows the types of households in the state and non-entitlement areas, for 1990 and 1999.

Exhibit II-3.
Household Characteristics
Indiana and Non-Entitlement Areas
1990 & 1999

Source: PCensus/Applied Geographic Solutions.

Most families in the state are married couples without children

	State of Indiana					Non-Entitlement Areas				
	1990	1999	Percent Change 1990-1999	Percent of Total Households	Percent by Household Type	1990	1999	Percent Change 1990-1999	Percent of Total Households	Percent by Household Type
Family Households										
Married Couple										
Children less than 18	587,574	639,591	8.9%	39.7%	48.9%	387,282	435,841	12.5%	42.9%	49.7%
No children less than 18	614,446	669,289	8.9%	41.5%	51.1%	390,888	440,476	12.7%	43.4%	50.3%
Male Householder										
Children less than 18	34,169	36,994	8.3%	2.3%	56.0%	18,058	20,528	13.7%	2.0%	58.1%
No children less than 18	26,534	29,025	9.4%	1.8%	44.0%	12,679	14,785	16.6%	1.5%	41.9%
Female Householder										
Children less than 18	146,548	159,732	9.0%	9.9%	67.2%	57,209	67,581	18.1%	6.7%	64.7%
No children less than 18	71,080	78,068	9.8%	4.8%	32.8%	31,389	36,877	17.5%	3.6%	35.3%
Total Family Households	1,480,351	1,612,699	8.9%	100.0%		897,505	1,016,088	13.2%	100.0%	
Total Non-family Households	585,004	661,563	13.1%			276,862	337,497	21.9%		

Population Characteristics

The majority (80 percent) of households in the state are married couple households. A slightly larger percentage of the total married couples does not have children (51 percent of married couples) compared with those who have children (49 percent). This predominance of married couple households without children is consistent with national trends. In single parent families with children, a much higher percentage of these households is headed by females (81 percent) than males (19 percent).

Non-entitlement areas have a slightly higher percentage of married couple households (86 percent) than the state overall and a lower percentage of single family households with children, especially for female householders. In general, however, the characteristics of households in the non-entitlement areas are consistent with the distribution in the state.

The majority of households (33 percent) in the state and non-entitlement areas are two person households, followed by one person and three person households. Most householders are between the ages of 35 and 54; the median householder age in 1999 was 46.

Income

Income

The median household income in the state was \$39,613 between 1997 and 1998². This was four percent higher than the median income between 1996 and 1997. (These estimates are based on two-year measures, which provide a more accurate indication of income trends than do annual growth rates). Indiana's median income increased faster than the U.S. median increase of 2.7 percent between 1996 and 1998, and the state had the 17th highest increase in the nation.

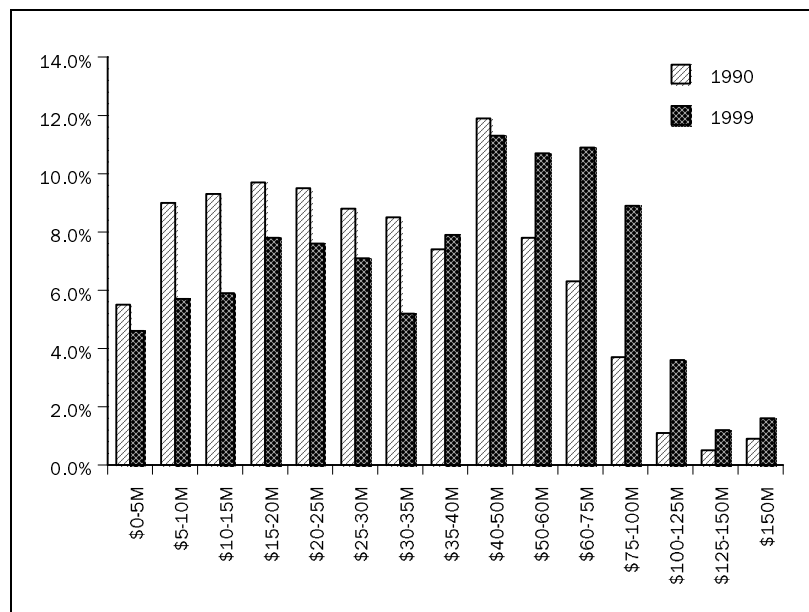
Exhibit II-4 shows the distribution of household income in the state in 1990 and 1999. (The income distribution for non-entitlement areas was very similar to the state's overall). The percentage of persons in the lower and middle income brackets has decreased for all income ranges up to \$35,000. Conversely, the percentage in the higher income brackets – especially incomes of \$50,000 and greater – grew fairly rapidly during the decade. In fact, the largest increase by income bracket occurred in the \$100,000 to \$125,000 range: the number of persons with incomes in this range increased 2.5 times between 1990 and 1999.

Exhibit II-4.
Percentage of
Households by Income
Bracket, State of
Indiana, 1990 & 1999

Source: PCensus and Applied Geographic Solutions.

Note: Income is adjusted by inflation.

Household income
grew during the 90s,
especially for high
income brackets



² Median is a measure of the level (in this case, of income) that is exactly halfway between the highest and lowest data points in a series. The median often provides a better measure of the “average” data in a series than an actual average or mean, because averages can be skewed by data points that are very high or very low.

Income

The percentage of persons living in poverty in the state was an average of 9.1 percent during 1997 and 1998. This was almost one percent higher than the average rate of 8.2 percent between 1996 and 1997, and a reversal of the decline in the poverty rate that occurred between 1994 and 1996.

The poverty rate for children and youth was last calculated in 1995. At this time, the rate was 14.7 percent for the state overall. The counties with the highest rates of poverty in 1995 included Scott County (21.9 percent), Wayne County (21.7 percent), Lake County (21.6 percent), and Marion County (20 percent).

Although poverty tends to be concentrated in the state's urban areas – 75 percent of the state's poor lived in urban counties in 1995 – it is not exclusively an urban problem. The majority of the counties with poverty rates above the state average in 1995 were non-MSA counties.

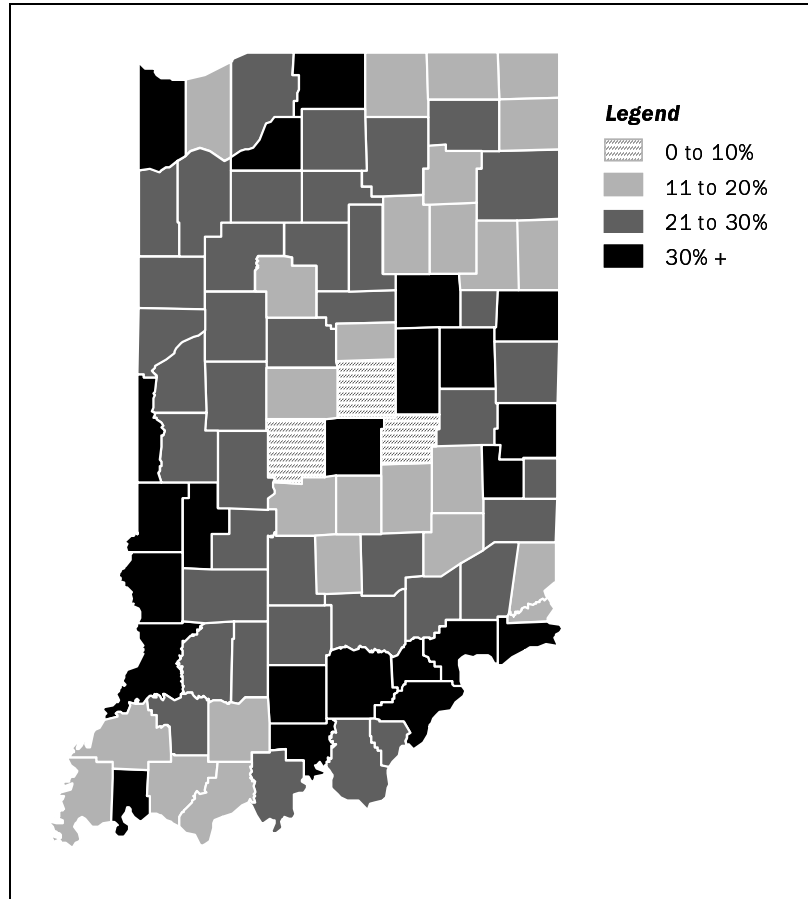
Another indicator of the economic health of families in the state is the percentage of families receiving public assistance. Exhibit II-5 shows the percentage of children participating in the school free and reduced cost lunch program as of October 1997.

Income

**Exhibit II-5.
Students Participating
in Free and Reduced
Cost Lunch Program by
County, October 1997**

Source: Indiana Department
of Education.

**Lake and Marion
Counties together
contain 1/3 of the
state's school lunch
participants**



The state average percentage of participants in the school lunch program was 27.9 percent in 1997. The county with the highest participation rate was Marion at 42.5 percent, followed by Crawford at 42 percent and Lake at 37.9 percent. About half of the counties with participation rates higher than the state average were non-MSA counties. However, the majority of the students participating in the program were located in urban counties. Indeed, Lake and Marion Counties together contained more than 30 percent of school lunch participants.

Similarly, urban counties contained the most participants in the Temporary Assistance to Needy Families (TANF) program in 1997. Lake and Marion Counties made up more than 52 percent of TANF participants and had the highest rates of program participation. Non-MSA counties averaged .97 percent participation in TANF in 1997, compared to 1.12 percent for urban counties.

Employment

Employment Rate and Characteristics

The annual average unemployment rate in Indiana during 1998 was 3.1 percent, compared with 3.5 percent in 1997. Unemployment rates have continued to drop during 1999. In December 1999 (the date of the latest available data), the unemployment rate in the state was 2.9 percent.

County unemployment rates ranged from a low of 1.2 percent in Hamilton County to a high of 7.9 percent in Pulaski County as of December 1999. Crawford, Greene, Orange, Randolph, Perry, Starke, Sullivan and Vermillion counties all had rates at or above five percent. Except for Starke County, all of these counties have been declared labor surplus areas by the U.S. Department of Labor, and, as such, are eligible for federal procurement preferences.

Manufacturing remains a major source of employment in Indiana. Estimates of the percentage of total employment that manufacturing represents vary, but are generally between 20 and 24 percent of the total employment between 1998 and 1999. Indeed, Indiana has the largest percentage of manufacturing employment in the U.S. In recent years, however, the rapidly growing service sector has displaced the manufacturing sector as the state's leader in employment. It is estimated that the service sector currently makes up more than 25 percent of total employment. In 1998, the service sector experienced its fourth consecutive year of growth greater than three percent. Despite this growth, manufacturing led the service sector in percentage of total employee earnings in 1998.

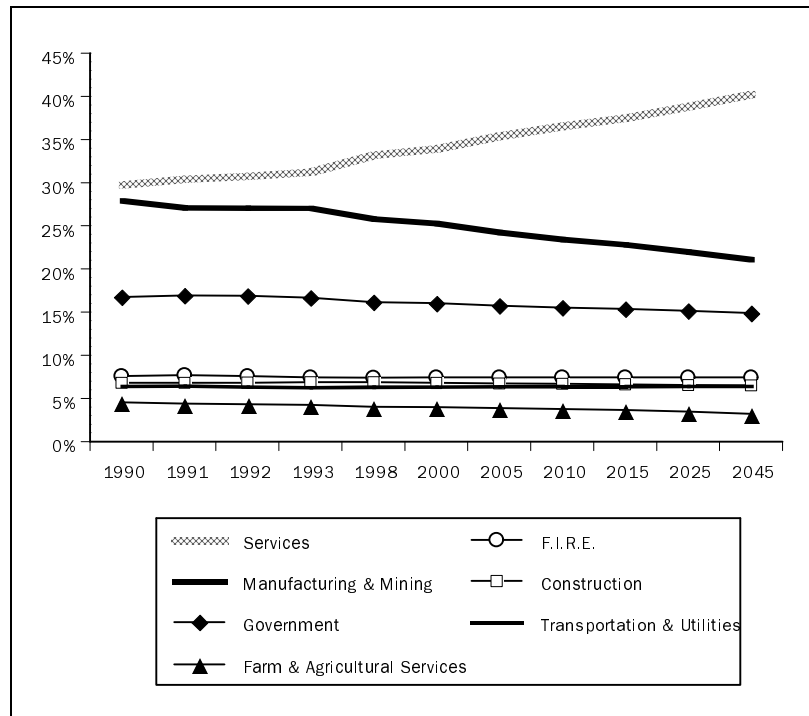
Employment

Exhibit II-6 shows these employment trends, along with projected employment by industry for the state.

Exhibit II-6.
Percentage of
Employment by Sector,
State of Indiana,
1990-2045

Source: U.S. Bureau of the
Census, Bureau of Labor
Statistics.

Manufacturing jobs
have lost ground
to service sector
employment



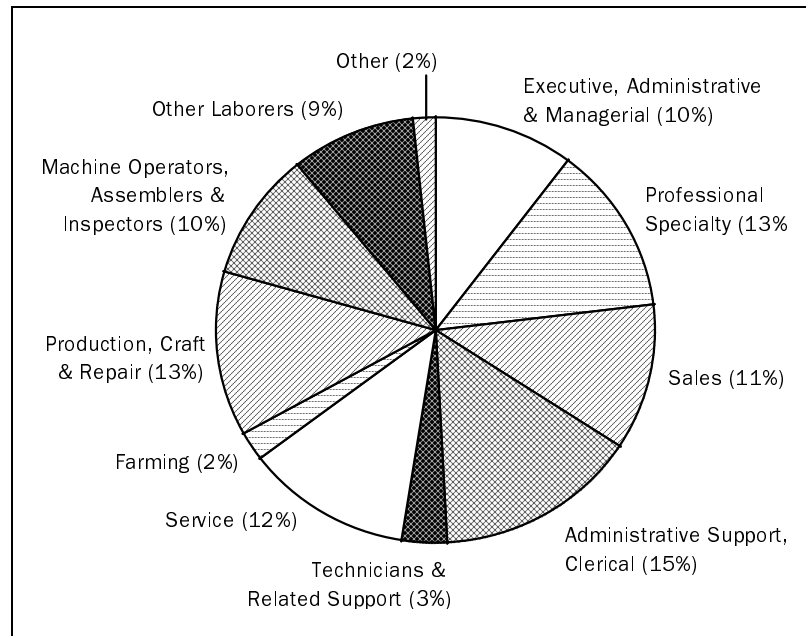
Employment

The lack of full time jobs with benefits was a concern voiced in the Consolidated Plan regional forums during 2000. As Exhibit II-7 demonstrates, the largest occupational category in the state during 1999 was administrative support and clerical positions (15 percent of total occupations), many of which can be part time or exclude benefits. Non-professional service occupations, which also include jobs that are often part time, made up 12 percent of total occupations in the labor force. Indeed, The Indiana Economic Development Council (IEDC) recently reported that jobs have a median wage below \$10 per hour (on about \$20,000 per year). This compares to the \$17 - \$32 million annual earnings that IEDC estimates a family in Indiana needs to meet its basic needs.

Exhibit II-7.
Labor Force
by Occupation,
State of Indiana,
1999 Estimates

Source: PCensus and Applied Geographic Solutions.

Clerical, support and service occupations constitute about 30 percent of the state's occupations



Self-Sufficiency

A recent study prepared for the Indiana Coalition on Housing and Homeless Issues (ICHHI) determined the amount of money required for families to live and work (without public or private assistance or subsidies) in Indiana. The study calculated a “self sufficiency standard” based on the monthly costs of housing, child care, food, transportation, health care, and taxes for select metropolitan areas and nonmetropolitan counties. Exhibit II-8 shows the hourly “self sufficiency wage” in 1998 for nonmetropolitan counties in the state for two adults with an infant preschooler and a single adult with an infant preschooler. In 1999, over 22 percent of non-entitlement households earned less than the \$22,000 needed for self-sufficiency in the median rural county.

Employment

Exhibit II-8.
Self-Sufficiency
Hourly Wages,
Non-metropolitan
Counties of Indiana,
1998

Source: *The Self-Sufficiency Standard for Indiana Summary Report*, Indiana Coalition on Housing and Homeless Issues.

County	Adult+Infant Preschooler	2 Adults+Infant Preschooler
Bartholomew	\$13.76	\$8.22
Marshall	\$12.35	\$7.68
Ripley	\$12.28	\$7.67
LaPorte	\$12.19	\$7.62
Putnam	\$12.15	\$7.59
Brown	\$11.92	\$7.48
Perry	\$11.85	\$7.45
Jackson	\$11.77	\$7.42
Kosciusko	\$11.78	\$7.42
Decatur	\$11.75	\$7.41
Benton	\$11.60	\$7.32
Pike	\$11.27	\$7.19
Steuben	\$11.29	\$7.19
Randolph	\$11.24	\$7.17
Fayette	\$10.97	\$7.12
Rush	\$11.12	\$7.12
Union	\$10.92	\$7.12
Wayne	\$10.92	\$7.12
Montgomery	\$11.11	\$7.11
Noble	\$11.11	\$7.11
Dubois	\$10.94	\$7.10
Owen	\$11.09	\$7.10
Washington	\$10.89	\$7.10
Henry	\$11.06	\$7.09
Miami	\$11.06	\$7.09
Jefferson	\$11.06	\$7.07
Blackford	\$11.01	\$7.06
Jennings	\$10.98	\$7.05
Fulton	\$10.96	\$7.04
Daviess	\$10.83	\$7.03
Franklin	\$10.77	\$7.02
Sullivan	\$10.87	\$6.97
Knox	\$10.75	\$6.91
Cass	\$10.74	\$6.90
Carroll	\$10.69	\$6.88
Gibson	\$10.64	\$6.85
Newton	\$10.63	\$6.85
Grant	\$10.58	\$6.82
Lawrence	\$10.55	\$6.81
LaGrange	\$10.49	\$6.78
Spencer	\$10.47	\$6.77
White	\$10.43	\$6.75
Wabash	\$10.41	\$6.74
Jasper	\$10.40	\$6.73
Greene	\$10.36	\$6.71
Jay	\$10.29	\$6.68
Parke	\$10.29	\$6.68
Pulaski	\$10.22	\$6.64
Crawford	\$10.09	\$6.57
Switzerland	\$10.06	\$6.56
Orange	\$9.82	\$6.44
Starke	\$9.82	\$6.44
Fountain	\$9.68	\$6.37
Martin	\$9.61	\$6.34
Warren	\$9.41	\$6.24

Economic Forecast

Population Growth

Growth rates are expected to slow slightly during the early part of the next decade. Population growth between 1999 and 2004 is projected to be .66 percent per year, for a total growth of 3.3 percent. Between 2004 and 2009, the growth rate is expected to increase to .78 percent per year, for total growth of 3.8 percent. By 2009, the state is projected to have 6,379,000 people, or 433,000 more than in 1999.

During the next ten years, population growth in non-entitlement areas is expected to slow, but remain ahead of the expected growth for the state. Total population in these areas is projected to increase about 1.13 percent per year, to reach 4 million persons by 2009. Given these trends, the percentage of the state's population residing in non-entitlement areas is forecast to increase to 64 percent from its current level of 60 percent.

The counties with the highest predicted growth during the next five years include Hamilton, Hendricks, Johnson, Dearborn, and Hancock – all with estimated growth rates of 10 percent and greater. Almost 60 percent of the counties with predicted population growth that is higher than the state average are non-MSA counties; these counties are concentrated in the northeast and south central parts of the state. The counties that are expected to experience the largest population losses in the next five years include Miami, Delaware, Grant, Knox and Wabash. Miami County is expected to experience the largest population decline at five percent; the other counties' predicted loss is between 1.25 and two percent.

Population Characteristics

The median age in the state is expected to continue increasing to reach 36 in 2009, compared with 34 currently. During the next five to ten years, population growth is expected to be very strong for the age cohort of 10 to 20 years old. Growth is also expected to be significant for population groups between 40 and 60 years old and more than 75 years old. Declines in population are expected for the age cohorts between 20 and 35 years old.

The state is expected to continue to grow more diverse during the next five to ten years. Minority populations are projected to make up 14 percent of the state's population by 2009, compared to 10 percent in 1999. Non-entitlement areas are also expected to become increasingly diverse: their minority populations are expected to grow from one percent currently to almost five percent in 2009.

The percentages of households that consist of married couples (with and without children) is expected to stay about the same during the next five to ten years. Households made up of single males and females are projected to be the fastest

Economic Forecast

growing household types. Female headed households are expected to continue to be the majority of single parent households.

Income

The median income in the state is expected to increase to \$45,700 by 2004 and \$51,584 by 2009, compared to roughly \$39,000 currently. These represent increases of 17 and 32 percent, respectively, including an adjustment factor for inflation.

Between 1999 and 2004, the largest increase in percentage of households by income bracket is projected to occur in the highest income brackets. Indeed, in 2004, households making more than \$75,000 annually will constitute almost 23 percent of total households in the state, compared with 15 percent currently. The percentage of households earning less than \$25,000 is expected to decline to 25 percent of total households, compared with almost 32 percent currently.

The counties with the fastest growing projected income between 1999 and 2004 include Scott, Crawford, Union, Starke, Knox, Pike, Washington, Wayne and Sullivan. These counties all have estimated growth rates in excess of 25 percent, when adjusted for inflation. The slowest growth in median income is projected to occur mostly in counties within the Indianapolis MSA, including Hancock, Hamilton, Hendricks, Johnson, in addition to Warrick and Porter. Income growth for these counties between 1999 and 2004 is expected to range from 10 to 13 percent.

Employment

As Exhibit II-6 demonstrated, jobs in the service sector are expected to increase rapidly in coming years, while manufacturing employment is expected to decline. Employment in other sectors is expected to decrease slightly or remain flat.

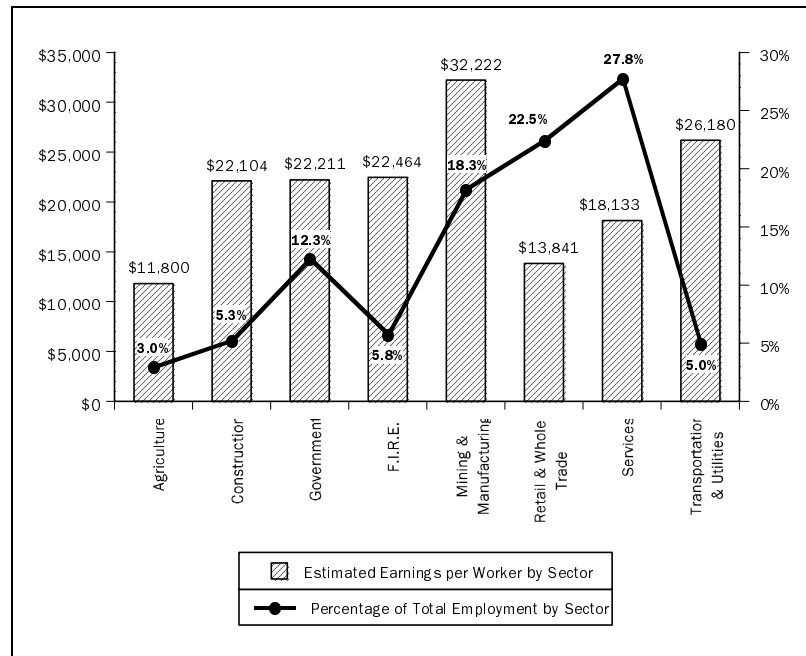
By occupation, the administrative and technical support area is expected to remain the largest occupational category through 2005 (representing about 18 percent of total labor force occupations). Service and professional specialty occupations are estimated to be the second largest category, each representing 13 percent. Production and repair and operations and assembly will make up 12 and nine percent of total occupations; sales will make up 11 percent; and executive and managerial positions will make up 10 percent in 2009.

Economic Forecast

Exhibit II-9 compares the projected percentages of employment by industry and estimated wages per worker by sector in the state for 2005.

Exhibit II-9.
Where the Jobs Are
and What They Pay,
State of Indiana, 2005

Source: Bureau of Economic
Analysis and PCensus/AGS.



As the graph shows, the employment sectors that will dominate employment in the state by 2005 – the retail and wholesale trade and service sectors – are the sectors with the second and third lowest earnings per worker. Conversely, the highest paying sector in the state, mining and manufacturing, will represent less than 20 percent of total employment. The next highest paying sector, transportation and utilities, will only make up five percent of the total jobs. Thus, the jobs that are expected to be created during the next five years will be relatively lower paying.

Implications

The demand for alternative types of housing is expected to increase.

- Future housing demand is likely to be strongest for aging baby boomers, the elderly, and young adults – populations who mostly prefer multifamily housing or clustered single family housing and require some level of affordability.
- Demand for second, vacation, and retirement homes is likely to increase as the baby boomers prepare to exit the workplace in the future. This group might also seek more affordable housing as they transition from salaries and hourly wages to potentially lower, fixed incomes.
- The changing family structures expected during the next five to ten years – especially the increase in the percentage of young adults without children – will also influence housing demand, particularly for rental housing and starter homes.

Growth in non-entitlement areas will place new demands on public services.

- The strongest growth will likely continue in nonurban areas close to the state's urban cores. Such a trend could place increased demand on transportation systems in the near future.
- Demand for housing and community services will also be affected by growth in nonurban areas. As these areas develop, so will the demand for a more diverse housing stock to serve the workforce and public amenities to serve communities.

Changes in the primary sectors of employment will largely affect the economic health of communities throughout the state.

- As employment in the manufacturing sector continues to decline, communities formerly dependent on this area will seek strategies for economic diversification.
- Increasing employment in the service sector and retail trade will provide some relief to communities with losses in manufacturing employment. However, jobs in these areas are mostly lower paying and often part time.
- Such changes in the employment base, especially in smaller areas, will affect the need for affordable housing and potentially place increased demands on community services.

Housing and Community Development Needs

This section discusses the state's housing and community development needs, as identified by citizens through community surveys, public forums, and public comments. Analyses of housing affordability and availability and community development conditions are included to give a context for the survey and forum findings. This section satisfies the requirements of Sections 91.305, 91.310, and 91.315 of the State Government's Consolidated Plan Regulations.

This section includes general information on housing market conditions and needs throughout the state. A more comprehensive market analysis for the state and a discussion of the challenges of housing special needs groups are found in the Housing Market Analysis and Special Needs sections of the report. Detailed housing market analyses by county are available in the Statewide Market Study that was commissioned by the Indiana Housing Finance Authority (IHFA) and conducted by Arthur Andersen, LLP.¹

Background on Primary Data Sources

The qualitative housing and community development priorities were obtained from two sources: a community survey and regional forums.

The 2000 community survey focused on special needs populations and was distributed to special needs advocacy groups and service providers throughout the state. Of the 266 surveys that were received, 25 percent were from individuals who are disabled, and 26 percent were from individuals who are elderly. In addition, fifty-six percent of respondents reported receiving public assistance, and 70 percent reported annual incomes of less than \$15,000. These survey data are compared and contrasted with findings from the same intercept survey that was conducted for the 1999 Update and focused on low income populations.

Twelve regional forums were held in six cities throughout the state. The forums also targeted special needs groups by being held in sites easily accessible to such groups – community centers, churches, and, for advocates and service providers that are often centrally located, Indianapolis. A total of 132 citizens and agency representatives attended the public forums. Forty-five percent of attendees were citizens; 55 percent represented state and local government agencies or nonprofit organizations.

¹ This study is available to the public on IHFA's website at www.indianahousing.org.

Regional Forum Findings

Forum Design and Attendance

The intent of the forums was to provide Indiana residents the opportunity to voice their opinions and provide insight into the issues prevalent in their communities. There were 12 regional forums held in six counties across Indiana. The six forums were regionally distributed with two each in the northern, southern and central portions of Indiana.

Two forums were scheduled in each county – one during regular business hours and one in the evening. This was a change from the 1999 Consolidated Plan format when all forums were scheduled during the workday. Evening forums were added to this year's schedule after suggestions during last year's forums that the schedule should accommodate those wanting to attend after work.

The forum format was redesigned this year in an attempt to enhance citizens' understanding of the programs and funding process. The emphasis of the effort was to provide more information about program regulations and agency-specific application and funding requirements. The redesign included formal presentations from the granting agencies, including a description of the HUD programs, how to contact program representatives, and how to obtain technical assistance.

Each forum included an introduction to the process and team members, agency presentations on the four HUD programs, and two group exercises with feedback opportunities. The group exercises were designed to get small groups of forum participants to come to a consensus on the major issues facing their communities. The lists developed by the individual groups were combined to determine statewide needs and priorities.

A total of 132 participants attended the forums. The exhibit on the following page presents participation totals by regional county site.

Exhibit III-1. Regional Forum Attendees, 2000

** 37 were residents of the Haven House, a shelter for the homeless.*

*Source: Keys Group,
Community Forums 2000.*

Regional County Site	Agencies	Residents	Total
Michigan City	16	0	16
Kendallville	8	0	8
Logansport	10	0	10
Jeffersonville	15	52*	67
Vincennes	8	1	9
Indianapolis	16	6	22
Total	73	59	132

Regional Forum Findings

Top Issues

Exhibit III-2 below illustrates the top issues as prioritized by the groups that attended the forums. A discussion of the rankings and issues follow in the text. Each group selected and named their own top issues; the process was not constrained with a list of topics to consider. For example, Housing/Rental was ranked by groups in every forum (numbered 1-6). It was ranked as a top (#1) issue by six of the eleven groups. The groups in forum #1 also ranked Transportation as a #1 issue. More detailed tables showing the top issues by forum site, including descriptions of the issues and quotes from forum participants, are found at the end of this section (Exhibits III-17 and III-18).

Exhibit III-2. Rankings of Community Needs

Source: Keys Group, Community Forums 2000.

Note: 99 indicates that a ranking was not assigned; instead, all issues were considered to be equally important.

Concern with Project Area	Groups that Ranked Issue	How Issue was Ranked	Overall Number of Times Ranked
Housing/Rental	1 1 2 3 4 5 5 6 6 6 6	1 1 1 1 1 99 3 99 1 2 2	11
Transportation	1 1 3 4 5 5 6 6 6	1 5 4 4 99 5 99 4 5	9
Day Care/Child & Senior & 24 hour	1 3 4 4 4 4 6	1 3 2 2 4 5 4	7
Economic Development/Jobs with benefits	1 4 5 6 6	1 5 2 99 4	5
Economic Development/Livable Wages	1 4 4 5	1 1 2 99	4
Healthcare	4 4 5 5 6 6	1 3 3 99 5 99 1	7
Housing/Homeless/Transitional	1 1 3 4 4 4	3 4 2 1 2 3	6
Education Funds	4 6	4 3	2
Housing/Homeless/Shelter	1 4 4 4 4	2 1 1 3 5	5
Housing/Migrant Workers	3 6	1 1 4	3
Housing/Slum Landlords	1 6	3 1	2
Housing/Ownership/Assistance	3 4	5 5	2
Infrastructure/Housing	3 6	4 5	2
Infrastructure/Roads/Water/Sewers	2 5	1 1	2
Social Services/Communications	4 4 5	3 4 5	3
Social Services/Drugs Education & Treatment	1 4 4	1 3 5	3

Housing. The need for affordable rental units was the highest priority issue across forums. This issue was ranked as a top five pressing community issue by 11 of the 24 groups who participated. The issue also was rated in the top five in each of the six regions. The quality of rental units was another concern of forum participants. Participants noted that although finding rental units was often difficult in their communities, finding quality affordable units was especially challenging. When asked to define affordable rentals in terms of a dollar amount, participants said that an affordable, quality apartment should be around \$300 per month.

Regional Forum Findings

Transportation. The need for regional public transportation was also ranked highly by participants. This issue was ranked as a top concern in five out of six regions throughout the state; it was also listed as an important issue by nine of the 24 groups. Transportation was also the issue that resulted in the greatest accordance in response between the groups during the feedback opportunity.

Participants were informed that transportation programs are not eligible for direct funding through the four HUD programs; however, participants included this issue as a top concern in an effort to express its significance, especially as related to their quality of their life. In addition, those who are or work with low income and/or disabled residents believe that the inability of these populations to get to work or services from their residences is one of the most challenging aspects facing these populations.

Daycare. Daycare for children and seniors was another top community need. Participants indicated a need for affordable, quality care, especially for parents who are unable to pay market prices. Expanded Head Start programs and community cooperatives were suggested as community solutions.

Employment. The lack of supply in jobs with benefits was another issue that spurred much conversation. Jobs were believed to be adequate in most communities, but good employment opportunities that provide a livable wage and benefits are lacking. A poll of forum participants found that most believed that suitable wages and affordable rents should be based on the local economy. However, when pressed to attach concrete amounts to these issues, participants agreed that a livable wage should be approximately \$10 per hour with standard benefits.

Others. Communication and sharing of information were other issues that raised much discussion. Participants believed that there was a need to have a database of available resources throughout the state. This source of information would help match available services to client needs and assist with the evaluation of service needs.

Regional Forum Findings

1999/2000 Top Issues Compared

Each year, a list of the top ranked issues for the state is developed from the list of concerns presented at the forums. The following exhibit compares the top ranked issues between 1999 and 2000. The top community concerns are very similar. In general, the only difference between the lists is that many issues were ranked higher in 2000 and there are more issues listed. The need for affordable rental housing continues to be the top issue for citizens of Indiana. Transportation/Job Training/Livable Wages and Day Care remain top issues. Affordable home ownership is also a top concern, although the need for starter homes was less of a community concern in 2000.

Exhibit III-3.

Top Community Concerns, 1999 and 2000

Source: Keys Group, Community Forums 2000.

1999 Top Community Concerns	2000 Top Community Concerns
Affordable Rental and Starter Homes	Housing/Rental
Job Training and Workforce Development	Transportation
Livable Wages	Day Care/Child & Senior & 24 hour
Transportation	Economic Development/Jobs with benefits
Expanded and Early Affordable Childcare	Economic Development/Livable Wages
Infrastructure for Community Quality (tech prep)	Healthcare
Capacity for Non-Profits	Housing/Homeless/Transitional
Rehabilitation and Demolition	Education Funds
Drug Rehabilitation	Housing/Homeless/Shelter
	Housing/Migrant Workers
	Housing/Slum Landlords
	Housing/Ownership Assistance
	Infrastructure/Housing
	Infrastructure/Roads/Water/Sewers
	Social Services/Communications
	Social Services/Drugs Education & Treatment

Community Survey

The survey was intended to poll the opinions of those who are very low income and/or who have special needs. Two thousand surveys were sent to 200 social service agencies that traditionally work with these populations. Of the surveys sent, 266 were returned from 24 agencies. This represents a 13 percent response rate; response rates above 10 percent for mail surveys are typically considered good. The data represented 31 counties throughout Indiana.

Fifty-six percent of the respondents receive public assistance, and more than 70 percent have annual incomes of less than \$15,000. Fifty-eight percent of respondents have incomes of less than \$10,000. Approximately 51 percent of the respondents indicated that they have a high school diploma or less, with 27 percent reporting they have not completed high school.

Eighty-percent of the respondents are renters, and 39 percent have never been married. The age category with the largest percentage of responses was 30 to 44 years old, with 31 percent placing their age in this category. Twenty-six of respondents are in their senior years (above 65). Seventy five percent of those surveyed are white; 18 percent African American; two percent Native American and one percent of Hispanic origin. In addition, 25 percent of the respondents are disabled, nine percent unemployed, and 18 percent retired.

Of those answering the survey, there were very few who had heard of the Consolidated Plan and most commented that it was nice for someone to attempt to seek their input. Ninety-five percent of the respondents had never participated in the Consolidating Planning process and 90 percent were not familiar with the process.

The survey findings are presented throughout the housing and community needs section accompanying the issue with which respondents were concerned. Survey findings that pertain to special needs populations are found in that section of the report.

It should be noted that both of the 1999 and 2000 community surveys were targeted to special populations of interest, and, as such, the findings are not representative of the state population overall. The surveys should be used to assist policymakers in better understanding the needs and concerns of the lowest income and special needs populations in the state. In making comparisons between the 1999 and 2000 surveys, the reader should keep in mind that the 1999 survey was targeted to low income individuals. The 2000 survey captured a segment of this population as well, but was primarily intended to capture special needs populations.

Housing Needs Analysis

Housing Types

Approximately 67 percent of the total housing units in the state were owner-occupied in 1999. Non-entitlement areas had a slightly higher rate of homeownership at 70 percent. These percentages compare favorably with the national homeownership rate in 1998 of 66 percent.

U.S. Census data from 1990 provide the most recent count of housing in the state by type of unit. The Census data estimate that about 70 percent of total housing units in Indiana are single family detached units; another three percent are single family attached units (e.g., owner occupied condominiums and townhomes). An estimated seven percent of the state's housing units are manufactured housing or trailers. The remaining 20 percent of the state's units are rentals, most of which have less than 10 units.

In non-entitlement areas, 76 percent of the housing units are single family detached and just one percent of units are attached, as estimated by 1990 Census data. Eleven percent of the housing units in non-entitlement areas are comprised of manufactured homes or trailers, higher than the state overall, and about 12 percent of the units are rentals.

Housing Supply

Construction Activity. The number of building permits issued for residential housing development in the state has reached record levels in the past two years. In 1998, more than 40,000 permits were issued; this was 137 percent of the peak level of permits issued during the 1980s. 1999 was also a very strong year for permits issued: as of December 1999, the number of permits issued was estimated at 41,000. According to HUD housing market surveys, builders in the Indianapolis area are reporting that 1999 was the best year of new home construction in 20 years.

An estimated 82 percent of the building permits issued in 1999 were for single family construction. This is slightly more than in 1998, where 76 percent of the total residential permits were for single family development. Construction for multifamily units declined considerably for the state overall and in the Indianapolis MSA during 1999. HUD interprets this decline as a response to the large number of new units in the suburban markets of the Indianapolis MSA and increased competition in these areas.

Vacancy Rates. The U.S. Census Bureau estimated the statewide homeownership vacancy rate to be 1.4 percent in 1999. This was down from 1.7 percent in 1998, but higher than the decade low of .7 percent reached in 1994. The rental vacancy rate in the state was an estimated 11.5 percent in 1999 – an increase of more than 40 percent from 1998 and the highest rate in more than 13 years. High and increasing vacancy rates can indicate stagnant or slowing economic growth, or, as is more likely in this case, a sign

Housing Needs Analysis

of overbuilding. However, if the state's expiring use properties do convert to market rate rents, some looseness in the rental market could benefit certain communities.

The overall vacancy rate (both homeownership and rental) was seven percent in 1999. The 15 counties with the highest vacancy rates were all non-MSA counties. Steuben, White, Lagrange and Kosciusko Counties had vacancy rates of 20 percent or more in 1999. The counties with the lowest vacancy rates (between two and 4.5 percent) were mostly located in and around the Indianapolis MSA (excluding Marion county, which had an eight percent total vacancy rate).

Expiring Use Properties. A growing concern in the country and Indiana is the preservation of the supply of affordable housing for the lowest income renters. In the past very low income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as "expiring use" properties.

Specifically, expiring use properties are multifamily units that were built with U.S. government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low income housing (e.g., a cap on rents of 30 percent of tenants' income). Many of these projects were financed with 40 year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project rental-based assistance contracts had a 20 year term.

Many of these contracts are now expiring, and owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. Most of Indiana's affordable multifamily housing was built with Section 221 (d)(3) and Section 236 programs. Thus, a good share of Indiana's affordable rental housing is at risk of elimination due to expiring use contracts.

According to HUD, Indiana currently has more than 30,000 units in expiring use properties, or almost five percent of the state's total rental units. The loss of the affordable rental units provided by expiring use properties will put additional pressure on the rental housing market, especially in Indiana's urban counties, where most of these units are located.

Exhibit III-4 shows the number units with affordable provisions that are due to expire by county, as well as the percentage of each county's total rental units that these expiring use units represent.

Housing Needs Analysis

Exhibit III-4.

Number and Percentage of Expiring Use Units, by County, 1999

Source: U.S. Department of Housing and Urban Development and PCensus/AGS.

County	Expiring Use Units	Expiring Use Units/ Total Rental Units (Est.)	County	Expiring Use Units	Expiring Use Units/ Total Rental Units (Est.)
Crawford	123	22.04%	Marshall	162	4.40%
Jefferson	351	11.67%	Dearborn	155	4.39%
Vermillion	148	11.64%	Rush	78	4.38%
Gibson	291	11.37%	Huntington	129	4.23%
Blackford	130	11.12%	Warrick	120	3.70%
Cass	394	10.72%	Shelby	146	3.55%
Daviess	236	10.52%	Porter	406	3.28%
Orange	136	10.01%	Steuben	76	3.17%
Grant	725	9.63%	Randolph	77	3.06%
Decatur	203	9.37%	Delaware	425	2.99%
Pike	77	9.05%	Hendricks	165	2.90%
Morgan	420	8.89%	Greene	72	2.88%
Wayne	737	8.59%	Harrison	50	2.85%
Clark	935	8.50%	DeKalb	72	2.79%
Scott	142	7.75%	Hancock	104	2.76%
Jackson	258	7.63%	Floyd	198	2.67%
LaPorte	774	7.49%	Lagrange	48	2.53%
Dubois	214	7.26%	Miami	88	2.49%
Union	50	7.00%	Ripley	56	2.47%
Wabash	215	6.94%	Washington	49	2.43%
Noble	224	6.93%	Kosciusko	126	2.41%
Knox	293	6.90%	Monroe	439	2.40%
Perry	93	6.85%	White	48	2.10%
Tippecanoe	1,394	6.76%	Jay	36	2.01%
Bartholomew	465	6.70%	Hamilton	266	1.96%
Posey	116	6.30%	Jasper	40	1.65%
Fayette	180	6.25%	Spencer	22	1.62%
Adams	144	6.15%	Montgomery	61	1.62%
Lake	3,096	5.76%	Whitley	30	1.60%
St. Joseph	1,513	5.76%	Newton	18	1.53%
Wells	114	5.72%	Fountain	20	1.25%
Lawrence	191	5.64%	Jennings	8	0.41%
Elkhart	961	5.57%	Benton	-	0.00%
Vanderburgh	1,290	5.50%	Brown	-	0.00%
Owen	68	5.48%	Carroll	-	0.00%
Howard	466	5.31%	Clay	-	0.00%
Clinton	175	5.24%	Franklin	-	0.00%
Boone	194	5.17%	Fulton	-	0.00%
Marion	6,799	4.97%	Martin	-	0.00%
Johnson	498	4.95%	Ohio	-	0.00%
Putnam	132	4.82%	Pulaski	-	0.00%
Henry	214	4.74%	Starke	-	0.00%
Allen	1,607	4.66%	Sullivan	-	0.00%
Madison	603	4.63%	Switzerland	-	0.00%
Parke	60	4.59%	Tipton	-	0.00%
Vigo	528	4.47%	Warren	-	0.00%
			State Total	31,767	5.03%

Housing Needs Analysis

In 1997, Congress passed legislation that provides solutions, such as debt restructuring, to the expiring use problem. The legislation requires that HUD outsource the restructuring work to Participating Administrative Entities (PAEs). In January 1999, the Indiana Housing Finance Authority (IHFA) was selected to be the PAE for all expiring use properties in the state. In that responsibility, IHFA is playing a direct role in finding solutions by encouraging owners to stay in the federal programs, in addition to examining other programs and creative financing tools that will help preserve these properties as affordable housing.

Citizens' Assessments. As shown in Exhibit III-5, the availability of housing was a major concern of the respondents to the 2000 community survey. More than 75 percent considered this a problem. The higher percentage of respondents concerned with availability in 2000 is likely related to the difficulties special needs groups face in finding housing that meets with needs. (See the Special Needs section of the report for a more detailed discussion of the housing needs of this population).

Exhibit III-5.
To What Extent Are
You Concerned with
the Availability of
Adequate Housing?

Source: Keys Group,
Community Survey 2000.

	Survey Data		Total
	Year 2000	Year 1999	
Major Problem	51.0%	17.2%	28.3%
Minor Problem	25.5%	43.2%	37.4%
No Problem	17.4%	27.1%	23.9%
No Opinion	6.2%	12.3%	10.3%
No Response		0.2%	0.1%
	100.0%	100.0%	100.0%

Housing Condition

Measures of housing conditions are relatively scarce. Unless comprehensive surveys have been taken, the best source of data on housing conditions for most areas is 1990 U.S. Census data. The Census data contain a number of indicators of housing quality, including type of sewage disposal, heating fuel, water sources, and plumbing facilities. In addition to measuring housing conditions, such variables are also good indicators of community development needs, particularly of weaknesses in infrastructure.

Plumbing. The adequacy of indoor plumbing facilities is often used as a proxy for housing conditions. In 1990, an average of .7 percent of the state's housing units (both rental and homeowner) had inadequate plumbing. This was a marked improvement from 1980, where two percent of the state's housing units had inadequate facilities. Counties with the highest percentage of housing units with inadequate plumbing were primarily located in rural areas in the southern portion of the state.

Housing Needs Analysis

Water and Sewer. There has been a growing awareness and concern in Indiana about the number of housing units relying on unsafe water sources. In 1990, 74 percent of housing units in the state received water through a public or private water system. Wells were the source of water for 25 percent of the state's housing. Nationally, about 84 percent of housing units are served by public or private systems; wells are the water source for about 15 percent of units.

In 1990, about 68 percent of the state's housing units were served by public sewers. Nearly one-third of the state's units relied on a septic tank for sewage disposal. Nationally, 74 percent of housing units were served by public sewers and 25 percent used septic tanks.

Age. Age can also be a proxy for the condition of housing. Recent data forecasts based on U.S. Census data estimate that about 24 percent of the state's housing stock existing at year-end 1999 was built before 1939. Roughly 50 percent of the state's housing stock was built between 1950 and 1970. An estimated ten percent of the state's housing stock as of 1999 has been built since 1990.

Overcrowding. A final measure of housing conditions is overcrowding. The U.S. Census estimates that in 1990 two percent of the state's occupied housing units, or 45,000 units, were crowded, which is defined as more than 1.01 persons per room. Less than one percent of the state's housing units were severely crowded, with more than 1.51 persons per room. These data compare favorably to the national averages of 4.9 percent of units that were crowded and 2.1 percent severely crowded, as of 1990.

Citizens' Assessments. As shown in the following table, nearly three-fourths of respondents to the 2000 survey felt that the quality or condition of housing was a major or minor problem. This compares with about 66 percent of respondents who felt that the quality and condition of the state's housing stock was a major or minor problem in 1999.

Exhibit III-6.
To What Extent Is the
Quality or Condition
of Housing a Concern
in Your Community?

Source: Keys Group,
Community Survey 2000.

	Survey Data		Total
	Year 2000	Year 1999	
Major Problem	43.4%	32.6%	36.1%
Minor Problem	30.2%	33.0%	32.1%
No Problem	18.6%	26.5%	23.9%
No Opinion	7.8%	6.8%	7.1%
No Response		1.1%	0.8%
	100.0%	100.0%	100.0%

Housing Needs Analysis

In contrast, the condition of the state's housing was not one of the overall top concerns of this year's forum participants. In fact, substandard housing was only mentioned twice. However, where housing condition was mentioned (Vincennes and Indianapolis), it was ranked highly as a concern.

Lead Safe Housing

Environmental issues are also important to acknowledge when considering the availability, affordability and quality of housing. Exposure to lead based paint represents one of the most significant environmental threats from a housing perspective.

Dangers of Lead-Based Paint. Childhood lead poisoning is one of the major environmental health hazard facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. Children are exposed to lead poisoning through paint debris, dust and particles released into the air during renovation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles, and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated level of lead in the blood.

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

Extent of the Problem. Factors that contribute to community risk for lead based paint include the age and condition of housing, poverty and property tenure, families with young children, and the presence of lead poisoning cases. Homes built before 1940 on average have paint with 50 percent lead composition. Inadequately maintained homes and apartments (often low income) are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Housing Needs Analysis

Approximately 1.8 million housing units in Indiana – more than 70 percent of the total housing stock – were built before 1978. About 500,000 units, or 20 percent of the housing stock, are pre-1940. Urban areas typically have the highest percentages of pre-1940 housing stock, although the state's non-entitlement areas together have about the same percentage of pre-1940 units as the state overall.

The Centers for Disease Control and Prevention reports that from 1995 to 1998, 99,000 Indiana children were screened for lead. Ten percent of these children were determined to have elevated levels of lead in their blood.

Available Resources. The Residential Lead-Based Hazard Reduction Act of 1992 (commonly referred to as Title X) supports widespread prevention efforts of lead poisoning from lead-based paint. The Title X program provides grants of between \$1 million and \$6 million to states and local governments for lead abatement in privately owned housing or housing units on Superfund/Brownfield sites. Since the program's inception in 1993, approximately \$435 million in grants have been awarded to 31 states and the District of Columbia. Neither the state of Indiana, nor any jurisdiction within the state, has received any funding under this program.

In addition to available funding from the Title X program, recent changes to the Community Development Block Grant (CDBG) program have added lead based paint abatement to eligible activities for CDBG funding. In order to receive Title X or CDBG funding, states must enact legislation regarding lead-based paint that includes requirements of accreditation or certification for contractors who remove lead-based paint. Indiana adopted such legislation in 1997 (Indiana Code, 13-17-14).

Housing Affordability

Homeownership. Indiana cities commonly rank as the most affordable for homeownership in the quarterly Housing Opportunity Index (HOI) calculated by the National Association of Home Builders (NAHB). The HOI is a measure of the percentage of homes sold during a quarter that a median-income household could afford. In third quarter 1999 (the latest index available), Muncie ranked as the second most affordable city in the nation by the HOI measure. (Kokomo is regularly ranked as one of the most affordable cities; however, the city may not have been included in the most recent rankings due to a limited number of home sales in the area).

The state's larger MSAs were also ranked fairly high in the index: Indianapolis was the 21st most affordable city in the Midwest region and the 63rd in the nation (out of 186 cities nationwide). South Bend ranked as the 15th most affordable in the region and 29th in the nation; the Louisville KY-IN MSA ranked 42nd regionally and 95th overall.

Housing Needs Analysis

Although housing prices in Indiana are still affordable relative to national standards, prices have been increasing, particularly in the areas of the state that have been developing more quickly. Much of the growth in housing development has occurred in and around the Indianapolis MSA. The median home price for all active residential units on the market in central part of the state during fourth quarter 1999 was \$141,500, compared to \$137,700 during the same period in 1998. This translates into a price increase of 2.7 percent during the year, or an increase in a monthly mortgage payment of around \$30.

During 1999, the Indiana Housing Finance Authority sponsored a comprehensive market study of the housing conditions for each county in the state. Exhibit III-7 shows the average single family home price for those properties on the market in 1999. The data were obtained from regional Boards of Realtors as part of the Indiana Housing Finance Authority housing market study and represent 85 of the state's 92 counties.

Housing Needs Analysis

Exhibit III-7. Average Price of Single Family Home, by County, 1999

Source: Indiana Housing Finance Authority, Housing Market Study.

County	Average Price of SF Home	County	Average Price of SF Home
Adams	\$82,404	Marshall	\$98,312
Allen	\$107,225	Martin	N/A
Bartholomew	\$133,815	Miami	\$79,214
Benton	\$66,235	Monroe	\$122,962
Blackford	\$63,415	Montgomery	\$92,797
Boone	\$178,967	Morgan	\$124,972
Brown	\$143,383	Newton	\$85,349
Carroll	\$86,371	Noble	\$88,500
Cass	\$68,550	Ohio	\$98,547
Clark	\$102,439	Orange	N/A
Clay	\$65,512	Owen	\$122,962
Clinton	\$83,055	Parke	\$67,142
Crawford	\$82,661	Perry	N/A
Daviess	N/A	Pike	N/A
Dearborn	\$117,233	Porter	\$140,326
Decatur	\$91,836	Posey	\$97,085
DeKalb	\$84,600	Pulaski	\$52,473
Delaware	\$88,577	Putnam	\$98,057
Dubois	N/A	Randolph	\$69,781
Elkhart	\$101,046	Ripley	\$108,806
Fayette	\$79,133	Rush	\$63,150
Floyd	\$118,969	Scott	\$71,364
Fountain	\$67,570	Shelby	\$97,268
Franklin	\$146,446	Spencer	\$81,880
Fulton	\$68,891	St. Joseph	\$100,024
Gibson	\$81,880	Starke	\$75,216
Grant	\$72,487	Steuben	\$126,700
Greene	\$53,215	Sullivan	\$56,941
Hamilton	\$194,173	Switzerland	\$63,606
Hancock	\$133,049	Tippecanoe	\$122,312
Harrison	\$102,143	Tipton	\$94,347
Hendricks	\$138,952	Union	\$67,890
Henry	\$80,819	Vanderburgh	\$98,258
Howard	\$95,037	Vermillion	\$59,392
Huntington	\$83,236	Vigo	\$82,023
Jackson	\$117,370	Wabash	\$70,441
Jasper	\$109,075	Warren	\$78,880
JayCounty\IN	\$47,286	Warrick	\$131,910
Jefferson	\$90,589	Washington	\$69,733
Jennings	N/A	Wayne	\$101,571
Johnson	\$132,165	Wells	\$81,288
Knox	\$68,505	White	\$89,138
Kosciusko	\$98,736	Whitley	\$95,340

Housing Needs Analysis

Despite the relative affordability of the average house in the state compared to other housing markets, homeownership is still out of reach for many who desire it. For low income and special needs populations, access to homeownership is especially a concern, as evidenced in the following exhibit.

Exhibit III-8.
Is Access to Home
Ownership a Concern
in Your Community?

Source: Keys Group,
Community Survey 2000.

	Survey Data		
	Year 2000	Year 1999	Total
Major Problem	50.4%	17.9%	28.6%
Minor Problem	18.2%	37.6%	31.3%
No Problem	9.7%	21.3%	17.5%
No Opinion	21.7%	21.5%	21.6%
No Response		1.7%	1.1%
	100.0%	100.0%	100.0%

Sixty-eight percent of the survey respondents felt that housing affordability was a problem in 2000, compared to 55 percent in 1999.

Renters. Rental vacancy rates can be a useful indicator of current and future rental affordability. As noted above, vacancy rates for rental housing in the state increased to 11.5 percent in 1999, from 8.1 percent in 1998. This increase in vacancies suggests that the pricing of rental units might decrease in the short-term. However, this adjustment will only occur where there is an excess supply of rental units (e.g., for higher end rentals, especially if new construction has been concentrated in this area). That is, low income renters may still face a tight supply of rental units, despite increasing vacancy rates overall. And, as shown in the exhibit below, access to rentals is a big concern for low income and special needs populations in the state.

Exhibit III-9.
Is Access to Rentals
a Concern in Your
Community?

Source: Keys Group,
Community Survey 2000.

	Survey Data		
	Year 2000	Year 1999	Total
Major Problem	30.1%	21.0%	24.0%
Minor Problem	34.4%	19.5%	24.4%
No Problem	22.7%	41.5%	35.3%
No Opinion	12.9%	16.7%	15.4%
No Response		1.3%	0.9%
	100.0%	100.0%	100.0%

Source: Indiana Housing Finance Authority, Housing Market Study.

Housing Needs Analysis

Exhibit III-11. Percentage of Rental Units Subsidized, by County, 1999

Source: Indiana Housing Finance Authority Market Study and PCensus/AGS.

County	Percent of Market Rate	Percent of Subsidized	County	Percent of Market Rate	Percent of Subsidized
Benton	0%	100%	Ohio	48%	52%
Fountain	0%	100%	Knox	48%	52%
Franklin	0%	100%	Jefferson	49%	51%
Pulaski	0%	100%	Marshall	49%	51%
Warren	0%	100%	Huntington	50%	50%
Lagrange	2%	98%	Dearborn	51%	49%
Jasper	6%	94%	Grant	52%	48%
Clay	7%	93%	Rush	53%	47%
Parke	12%	88%	Morgan	54%	46%
Jay	13%	87%	Henry	54%	46%
Martin	14%	86%	Shelby	55%	45%
Randolph	15%	85%	Montgomery	56%	44%
Carroll	15%	85%	Harrison	56%	44%
Orange	17%	83%	Scott	57%	43%
Wabash	18%	82%	Daviess	58%	42%
Sullivan	19%	81%	Decatur	59%	41%
Starke	20%	80%	Vigo	61%	39%
Owen	20%	80%	Ripley	61%	39%
Fulton	24%	76%	Floyd	66%	34%
Noble	25%	75%	Bartholomew	67%	33%
Crawford	26%	74%	Steuben	67%	33%
PoseyCountyI	28%	72%	Fayette	69%	31%
Adams	29%	71%	Putnam	69%	31%
Wells	32%	68%	Clark	69%	31%
Greene	32%	68%	Madison	70%	30%
Blackford	32%	68%	Warrick	71%	29%
Vermillion	33%	67%	LaPorte	72%	28%
Washington	34%	66%	Brown	77%	23%
Lawrence	34%	66%	Lake	77%	23%
DeKalb	34%	66%	St.Joseph	79%	21%
Gibson	34%	66%	Porter	79%	21%
Perry	35%	65%	Delaware	80%	20%
Union	37%	63%	Miami	80%	20%
Jennings	37%	63%	Boone	81%	19%
Dubois	37%	63%	Allen	84%	16%
Newton	38%	62%	Tippecanoe	85%	15%
Tipton	40%	60%	Hancock	86%	14%
Pike	41%	59%	Johnson	86%	14%
Cass	42%	58%	Vanderburgh	86%	14%
Wayne	44%	56%	Spencer	87%	13%
Switzerland	44%	56%	Monroe	87%	13%
Kosciusko	45%	55%	Howard	88%	12%
Jackson	46%	54%	Hamilton	89%	11%
Clinton	46%	54%	Hendricks	90%	10%
White	47%	53%	Elkhart	91%	9%
Whitley	47%	53%	Marion	91%	9%

Housing Needs Analysis

Housing Discrimination

The 1999 and 2000 community surveys asked respondents if they had been discriminated against and to what extent they felt that discrimination was a problem. In 2000, 24 percent of survey respondents reported that they had been discriminated against in securing housing. This compares with 18 percent in 1999.

Income was the most frequently cited type of discrimination reported in 1999: 20 percent of respondents said that income-based discrimination was a major problem. In addition, 16 percent of respondents cited age as a major problem, 13 percent said family size, nine percent cited race, and just three percent felt that discrimination related to a disability was a major problem.

In the 2000 survey, the prevalence of discrimination was ranked as follows: 42 percent reported income discrimination as a major problem; 37 percent reported disability-based discrimination; 11 percent reported race; and eight percent reported age discrimination.

During 1999 there were a total of 113 cases of housing discrimination filed with the Indiana Civil Rights Commission. (These cases do not include income-based discrimination, as low income individuals are not a protected class). Of these cases, 51 percent were for racial discrimination; 30 percent were for discrimination related to a disability; nine percent for familial status; five percent for national origin; three percent due to retaliation; and two percent related to gender. Thirty percent of the cases reviewed were found to have no reasonable cause; 33 percent were settled; 10 percent were found to have reasonable cause; and the remaining cases were either withdrawn or closed.

It should be noted that these statistics may underestimate the discrimination that actually exists, because many citizens are unaware of their rights or recourses for discrimination and do not report such cases.

Fair Housing

In 1995, the U.S. Department of Housing and Urban Development began requiring states to plan for completing an Assessment of Fair Housing Impediments. The State of Indiana contracted with The Keys Group to complete the Assessment and in March 1996 the report was approved. The report included all regulatory analysis of local housing data and fair housing initiatives and presented a three-year action plan designed to combat impediments identified. Since the report was written, the Task Force established to implement the action task and monitor the plan has worked hard to further fair housing in Indiana. A review of their accomplishments is in a separate report available upon request. This report provides a review of information gathered

Housing Needs Analysis

on housing complaints, a review of the Consolidated Plan 2000 survey questions related to fair housing and achievements since the drafting of the report. It also includes a review of the statewide impediments revealed during the 1995-96 analysis and the intended course of action.

The analysis of the impediments to fair housing in Indiana found several factors that contributed to the lack of choice. Education about fair housing regulations and requirements as it pertains to the general public and in specific landlords and community leaders and the availability and affordability of housing were two of the significant issues revealed related to housing choice. Other issues found included code enforcement, lending practices, housing development and access as it is reflected in the impact of housing opportunities outside of low income areas.

In addition, there were twenty identified impediments revealed and supported in the analysis. These included impediments ranging from the lack of policies and remedy for those suffering the effects of fair housing, inadequate understanding of fair housing regulations, inconsistent reporting and processing of fair housing complaints, the supply of affordable and decent rental units for special need populations and large families, the outcomes of the concentration of low income residents, loan requirements and restrictive covenants.

As required by HUD, the 1996 report detailed the listing of actions to be completed for a three-year period when an update of the analysis of baseline data and impediments was to be completed. The 2000 report details the 1996 action plan and provides a review of accomplishments by task as well as action task to be completed over the next year while an update of the analysis of impediments can be completed. Because of time constraints, the 2000 Action Plan is included as an attachment to this draft report; however, the final report will have this information contained within the body of the document.

Community Development Needs Analysis

The Consolidated Plan Coordinating Committee recognizes that housing needs cannot be considered alone when evaluating the overall needs of the state. In many instances, the distinction between housing and community development needs is artificial. Addressing these needs together is integral to well-founded and successful ongoing community development.

Community development is a broad based concept, and its definition can vary considerably depending on the community. For a former one company town that has faced a major plant closure, community development might mean economic diversification. For a quickly expanding metropolitan area, community development could be defined as investment in public facilities.

Because the concept of community development means something different to each community, obtaining good measures of community needs can be difficult. Surveys and focus groups are often the best data source for determining community development conditions at the local level. The community surveys that have been conducted as part of the Consolidated Plan each year have asked respondents about non-housing conditions in their communities. In addition, the Consolidated Plan uses the typical quantitative measures of economic health – e.g., employment conditions, workforce education, and economic growth – to supplement the evaluation of community development conditions throughout the state.

Indicators of housing market conditions are also relevant in assessing community development needs. For example, poor housing conditions may be a result of inadequate water and sewer systems. Similarly, lack of affordable housing may lead to increased stress on transportation systems as residents are forced to locate in outlying, more affordable areas. Thus, the housing needs assessment preceding this section should also be considered when evaluating the state's community development needs.

Unemployment Rates

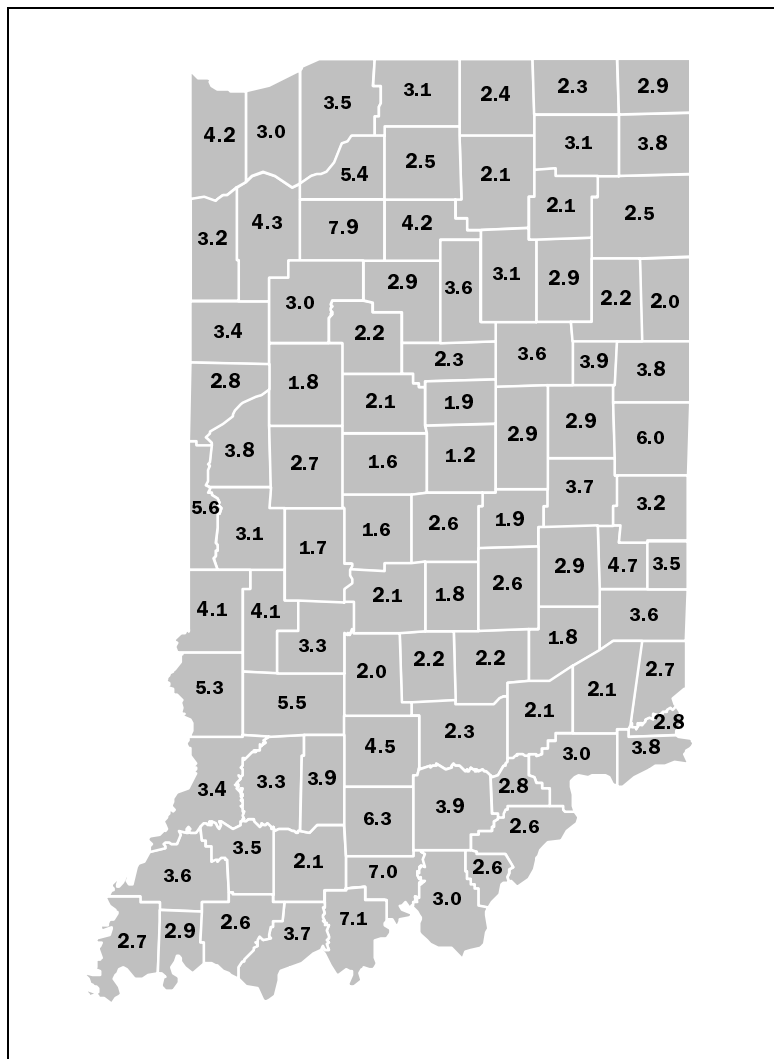
As discussed in the Socioeconomic section of the report, Indiana continues to enjoy low unemployment rates and a strong job market. The average unemployment rate in 1998 was 3.1 percent, compared to 3.5 percent in 1997. As of December 1999, the statewide unemployment rate had dropped to 2.9 percent (rates for the full year are not yet available).

Community Development Needs Analysis

Exhibit III-12 shows the most recent monthly unemployment rates by county, as reported by the Department of Workforce Development. Estimates of the unemployment rates for the state's non-entitlement areas are just slightly lower than the state's rate overall.

Exhibit III-12.
County Unemployment
Rates, December 1999

Source: Indiana Department of Workforce Development.



Thirty-two counties had December 1999 unemployment rates that were higher than in December 1998; 21 of the counties with increased unemployment rates were non-MSA counties.

Community Development Needs Analysis

Workforce Education

Educational attainment can be an indicator of the health of state and local economies and a measure of workforce readiness. In 1990, 76 percent of the state's adult population had at least a high school diploma and 16 percent had received a bachelor's degree or higher. About one-fourth of the state's adult population had not graduated from high school.

By 1999, the percentage of the state's adult population with a high school diploma or more had increased to 82 percent, and the percentage with a bachelor's degree or more increased to 18 percent. Non-entitlement areas had about the same percentage of adults with high school diplomas, but a slightly lower percentage with bachelor's degrees or higher (16 percent in 1999).

According to the Indiana Economic Development Council (IEDC), the rate of college attainment in the state closely matches the educational requirements of the state's occupations: about 17 percent of jobs require a four-year college degree or higher.

However, as IEDC notes, this educational match does not necessarily translate into a skill match. In fact, IEDC found in a recent study that for every 100 high-skill job openings, only 65 job applicants had the mix of skills required.

Exhibit III-13 lists the estimated percentage of each county's adult population with and without high school diplomas, and with bachelor's degrees or higher, for 1999.

Community Development Needs Analysis

Exhibit III-13.

Education Level of Adult Population, by County, 1999

Source: PCensus and Applied Geographic Solutions.

County	No High School Diploma	High School or More	Bachelor's or More	County	No High School Diploma	High School or More	Bachelor's or More
Adams	19%	81%	12%	Lawrence	23%	77%	11%
Allen	14%	86%	21%	Madison	20%	80%	13%
Bartholomew	17%	83%	19%	Marion	17%	83%	25%
Benton	17%	83%	10%	Marshall	19%	81%	14%
Blackford	20%	80%	10%	Martin	27%	73%	10%
Boone	13%	87%	25%	Miami	17%	83%	11%
Brown	17%	83%	17%	Monroe	13%	87%	37%
Carroll	17%	83%	11%	Montgomery	14%	86%	14%
Cass	18%	82%	10%	Morgan	20%	80%	11%
Clark	20%	80%	13%	Newton	20%	80%	9%
Clay	18%	82%	11%	Noble	21%	79%	9%
Clinton	17%	83%	12%	Ohio	24%	76%	7%
Crawford	31%	69%	7%	Orange	27%	73%	7%
Daviess	25%	75%	9%	Owen	25%	75%	9%
Dearborn	20%	80%	12%	Parke	17%	83%	11%
Decatur	21%	79%	11%	Perry	26%	74%	8%
DeKalb	16%	84%	11%	Pike	26%	74%	10%
Delaware	19%	81%	19%	Porter	12%	88%	21%
Dubois	21%	79%	12%	Posey	17%	83%	12%
Elkhart	20%	80%	16%	Pulaski	21%	79%	10%
Fayette	27%	73%	10%	Putnam	18%	82%	13%
Floyd	20%	80%	18%	Randolph	21%	79%	10%
Fountain	20%	80%	9%	Ripley	23%	77%	11%
Franklin	26%	74%	10%	Rush	19%	81%	10%
Fulton	18%	82%	11%	Scott	31%	69%	8%
Gibson	20%	80%	10%	Shelby	19%	81%	11%
Grant	21%	79%	13%	Spencer	21%	79%	11%
Greene	21%	79%	11%	St. Joseph	17%	83%	22%
Hamilton	7%	93%	41%	Starke	30%	70%	8%
Hancock	14%	86%	17%	Steuben	15%	85%	14%
Harrison	22%	78%	10%	Sullivan	19%	81%	11%
Hendricks	11%	89%	20%	Switzerland	26%	74%	7%
Henry	21%	79%	10%	Tippecanoe	10%	90%	34%
Howard	16%	84%	16%	Tipton	17%	83%	11%
Huntington	16%	84%	13%	Union	22%	78%	10%
Jackson	23%	77%	10%	Vanderburgh	18%	82%	18%
Jasper	18%	82%	12%	Vermillion	21%	79%	9%
Jay	23%	77%	9%	Vigo	18%	82%	21%
Jefferson	22%	78%	15%	Wabash	19%	81%	13%
Jennings	27%	73%	8%	Warren	21%	79%	11%
Johnson	14%	86%	19%	Warrick	14%	86%	18%
Knox	19%	81%	13%	Washington	26%	74%	8%
Kosciusko	16%	84%	16%	Wayne	21%	79%	13%
Lagrange	34%	66%	9%	Wells	15%	85%	13%
Lake	20%	80%	15%	White	16%	84%	12%
LaPorte	19%	81%	14%	Whitley	15%	85%	10%

Community Development Needs Analysis

Citizens' Assessments

Survey respondents were asked a number of questions about employment issues in their communities, including the availability of good paying jobs. The following exhibit shows that about the same percentage of respondents in 1999 and 2000 felt that this was a concern, although a higher percentage felt that this was a major problem in 2000.

**Exhibit III-14.
Percentage
Responding that
Availability of Good
Paying Jobs is a
Community Concern**

Source: Keys Group,
Community Survey 2000.

	Survey Data		Total
	Year 2000	Year 1999	
Major Problem	66.8%	47.2%	53.6%
Minor Problem	20.1%	36.2%	30.9%
No Problem	5.4%	8.0%	7.1%
No Opinion	7.7%	6.3%	6.7%
No Response		2.5%	1.7%
	100.0%	100.0%	100.0%

In addition, 48 percent of the 2000 survey respondents felt that lack of job training was a major problem; 34 percent said it was a minor problem. The survey respondents in 2000 felt that lack of job training was a larger issue compared to 1999.

Transportation

Access to transportation (especially public transit) has also been a concern of local officials and communities, especially those located in rural areas. The following exhibit shows the percentage of survey respondents who felt that transportation was a major problem in their communities.

**Exhibit III-15.
To What Extent Is
Transportation a
Concern in Your
Community?**

Source: Keys Group,
Community Survey 2000.

	Survey Data		Total
	Year 2000	Year 1999	
Major Problem	42.2%	10.6%	20.9%
Minor Problem	29.3%	41.0%	37.2%
No Problem	21.1%	33.8%	29.6%
No Opinion	7.4%	13.7%	11.6%
No Response		0.9%	0.6%
	100.0%	100.0%	100.0%

Community Development Needs Analysis

Again, the higher percentage of respondents concerned with the issue in 2000 is likely related to the greater difficulties special needs populations face. Additionally, 59 percent of the 2000 survey respondents felt that the distance from their place of work to their residence was a barrier in finding housing. And, more than 75 percent felt that transportation to their place of work was a major problem.

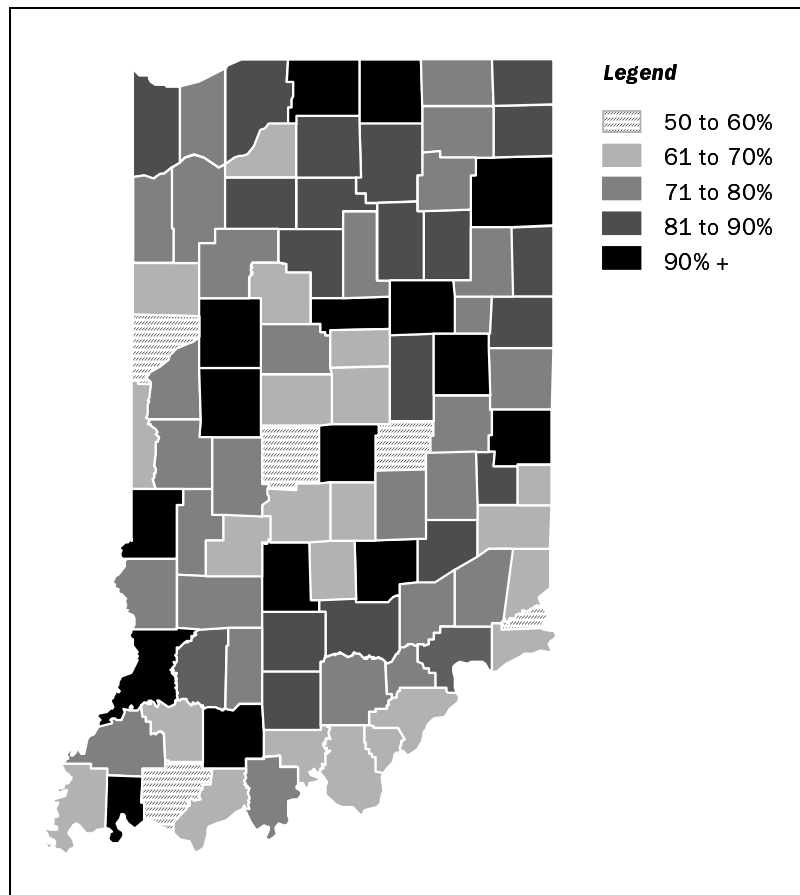
Lack of adequate transportation systems can adversely affect employment, in addition to other facets of a community. Exhibit III-16 below shows the percentage of residents in each county in the state who work in the same county in which they live.

**Exhibit III-16.
Commuting Patterns,
by Cohorts, 1996**

*Note: Data based on 1996
income tax return filings.*

*Source: Indiana Department
of Revenue.*

**The majority of residents
live in the same county
in which they work**



The county average of residents who work and live in the same county was 77 percent in 1996. Counties adjacent to those with large MSAs have the lowest percentage of residents who work where they live.

Community Development Needs Analysis

Recreation

Survey respondents were also asked about the need for recreational facilities in their communities. In the 2000 survey, lack of recreational facilities was perceived as a major problem by 45 percent of respondents, compared to 35 percent in 1999. In addition, 26 of respondents to the 2000 survey felt that lack of recreational facilities was a minor problem.

The need for such facilities was more pronounced for the elderly and families. Thirty-eight percent of the survey respondents in 2000 felt that lack of facilities for elderly individuals was a major problem; 35 percent said it was a minor problem. This compares to 30 percent and 28 percent, respectively, in 1999. When asked about the need for recreational facilities for families, 41 percent of the respondents to the 2000 survey indicated this was a major problem and 29 percent said it was a minor problem.

Overall Economic Growth

Indiana's low and decreasing unemployment rates are indicative of a strong and expanding economy. However, the low rates may also suggest that the state is experiencing a shortage of workers in certain areas and industries. According to the Indiana Department of Commerce's Briefing Report on the Economy in 1999, anecdotal information suggests that the manufacturing sector has had some difficulty attracting workers.

The state's major industries continue to expand as measured by total employment. Between 1997 and 1998, manufacturing employment increased 24 percent in the state, compared to just 15 percent nationwide. The service sector also experienced strong growth with a 24 percent increase in total employment; however, this rate was lower than the nationwide increase of 30 percent. According to the Briefing Report, Indiana exports have slowed somewhat consistent with national trends, and the 1997-1998 growth in exports was the lowest since 1991. However, Indiana's exports continue to do better than the U.S. overall and most other states.

Gross state product (GSP) is a measure of the value of production by labor and property located in a state. Between 1990 and 1997, the GSP for Indiana increased 48 percent, compared to 43 percent for all states combined. Between 1996 and 1997, Indiana's GSP grew by five percent, compared to 4.3 percent for all states.

Implications

Housing remains affordable overall, except for the state's lowest income citizens, who have difficulty finding affordable rentals and homeownership.

- Forum participants and survey respondents expressed major concerns about the lack of access to affordable rentals and homeownership in their communities. For the state's lowest income populations, affordable rentals cost less than \$300 per month. Although the state remains one of the most affordable in the nation, rental units in this price range are limited.
- Population with special needs face additional challenges in finding adequate housing. Seventy-five percent of the respondents to the survey – many of whom were disabled or elderly – said that the availability of housing in their communities was a major or minor problem.
- Recent interest rate increases, coupled with fears of inflation, may temper housing markets somewhat in the current year. The National Association of Homebuilder's most recent Housing Market Index showed that residential builders are lowering their sales expectations as a result of higher interest rates. This may translate into a reduced supply of new residential housing in coming months.

Transportation, daycare, and livable wages also remain the top community issues in 2000.

- The lack of adequate transportation systems continues to be a major concern for citizens, especially those with special needs and/or who reside in rural areas. Seventy-five percent of survey respondents said that transportation to their place of work was a major problem. More citizens were concerned with transportation this year than in 1999. This increase is likely related to the larger percentage of special needs populations involved in the Consolidated Planning process.
- The fastest growing employment sector in the state – the service industry – is also one of the lowest paying. The increase in the percentage of jobs in this sector and decline in the share of manufacturing employment has likely raised citizen's concerns about livable wages. Eighty-seven percent of survey respondents felt that the availability of good paying jobs was a problem in their communities. Forum participants defined "good paying" as a wage of \$10 an hour or more, with benefits.

Exhibit III-17.**Issues by Forum Site and Rank**

Note: Ranked on a scale of 1 to 5 (with 1 being high and 5 being low).

R	Michigan City	R	Kendallville	R	Logansport	R	Jeffersonville	R	Vincennes	R	Indianapolis
1	Economic Development/Jobs	1	Infrastructure	1	Housing/Rental	1	Housing/Homeless/Shelters	1	Health Care	1	Housing/Landlords
1	Housing/Rental	2	Housing/Multi	1	Housing/Multi	1	Health Care	1	Housing Disabled/Senior	1	Housing/Migrant/Rental Workers
1	Housing/Safety	3	Policy	2	Education	1	Housing/Homeless/Shelter	1	Infrastructure	1	Housing/Rental
1	Housing/Multi	4	Policy	2	Housing/Homeless/Transitional	1	Housing/Homeless/Transitional	2	Economic Development/Jobs	1	Housing/Standards
1	Housing/Rental			3	Special Services	1	Housing/Safe Neighborhood	2	Housing/Condition	1	Policy
1	Housing/Homelessness/Youth			3	Day Care	1	Housing/Rental	2	Infrastructure/Water	2	Education
1	Housing/Policy			4	Infrastructure	1	Housing/Ownership/Credit	3	Education	2	Housing/Discrimination
1	Housing/Rental			4	Transportation	1	Economic Development/LW	3	Housing/Rehabilitation	2	Housing/Rental
1	Safety/Drugs			5	Economic Development/Business	2	Economic Development/LW	3	Housing/Rental	2	Housing/Rental
1	Education			5	Housing/Ownership	2	Education	4	Dollars \$	3	Economic Development/LW
2	Housing/ Homeless/Shelter					2	Other	4	Housing/Rehabilitation	3	Housing/Income
2	Housing/Multi					2	Day Care	4	Social Service/Senor Program	3	Other/Diversity
3	Housing/Rental/Landlords					2	Housing/Homeless/Transitional	4	Social Service/Youth Program	3	Social Service/Bilingual
3	Housing/Homeless/Transition					2	Day Care	4	State Resources Communication	4	Day Care
4	Housing/Homeless/Transition					2	Day Care	5	Transportation	4	Healthcare
4	Economic Development/Jobs					2	Safety	5	Transportation	4	Housing/Migrant Workers
5	Housing/Public					2	Housing/Singles	99	Economic Development/LW	4	Transportation
5	Transportation					3	Housing/Homeless/Transitional	99	Health Care	4	Infrastructure
						3	Health Care	99	Housing/Rehabilitation	5	Social Service/Other
						3	Social Service/Communication	99	Housing/Rental	5	Transportation
						3	Housing/Homeless/Transitional	99	Transportation	99	Economic Development/Services
						3	Safety/Drugs			99	Economic Development/Workforce
						3	Social Services/Drugs			99	Housing/Ownership
						3	Housing/Homeless/Shelters			99	Housing/Rental
						3	Housing/Support Dollars			99	Infrastructure
						4	Safety/Drugs			99	Transportation
						4	Social Services/Communication				
						4	Transportation				
						4	Housing/Ownership/Credit				
						4	Day Care				
						4	Social Services				
						4	Social Service/Food				
						4	Education				
						5	Housing/Scattered Site				
						5	Healthcare/RX				
						5	Economic Development/Jobs				
						5	Day Care				
						5	Housing/Ownership				
						5	Social Services/Drugs				
						5	Social Services				
						5	Housing/Homeless/Shelters				

Exhibit III-18.
Community Concern by Forum, 2000

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
		Michigan City	
1	1	Economic Development/Jobs	Livable Wage - Job training (1) ABE (2) Trade School (3) child care vouchers (4) grant affordable/adequate transportation
1	1	Housing/Rental	Tenant/Landlord Disputes - Housing situations suffer because legal services are not available to assure fairness in focusing on a one on one basis
1	1	Housing/Safety	Health Good Housing - Adequate housing with good water, sewer, infrastructure, minimizing mobile parks that have poor water/sewer and living conditions
1	1	Housing/Multi	Healthy Housing - Minimize exposure of health risk in housing such as lead exposure, environmental factors, etc. with consideration of building materials
1	1	Housing/ Rental	Permanent low-income affordable - \$300.00 or less for 2 bedroom apartment, 500 per county.
1	1	Housing/Homelessness/ Youth	Youth Shelters that are pregnant and youth that are homeless but not by choice. Non emancipated who cannot rent
1	1	Housing/Policy	Access - Jobs, transportation, etc. for low and moderate income residents. Placement of housing in areas that are accessible as a funding criteria.
1	1	Housing/Rental	Rental - Safe affordable adequate to meet family needs section 8 rental housing
1	1	Safety/Drugs	Drugs - Drugs education and treatment
1	1	Education	Education - enhanced living skills
1	2	Housing/ Homeless/ Shelter	Emergency Shelter Day and Night - Short, 30 days or less. 200 beds between Lake Porter, La Porte counties.
1	2	Housing/ Multi	High risk families and available housing - Single divorced moms and those with criminal records. Health issues, homeless, disabled, under privileged families and socially unacceptable in the communities
1	3	Housing/ Rental/Landlords	Slum Landlords - Need to hold accountable to provide safe and healthy environments for their tenants and to maintain good building codes. County needs
1	3	Housing/ Homeless/ Trans	Transitional Shelter 3 months-2 years - Supportive service, 200 per county Lake, Porter, La Porte, and St. Joseph.

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
1	4	Housing/ Homeless/ Trans	Transitional Housing - Inadequate for needs in the counts. Need housing for homeless, people needing disaster relief, or family crisis; along with case management.
1	4	Economic Development/Jobs	Full time job with benefits
1	5	Housing/ Public	Accountability for housing authorities and subsidized. Holding housing authorities to standards and guidelines
1	5	Transportation	Public Transportation - Both within counties and across county lines. Mass transit, medical services.
		Kendallville	
2	1	Infrastructure	Infrastructure - Roads, water, sewer- New & Existing
2	2	Housing/ Multi	Housing - Affordable housing for all income groups, but all kinds of housing for low to moderate income and special needs. Clientele
2	3	Policy	Raise administration dollars on grants so that we can competitively pay quality grant administrators.
2	4	Policy	Need to efficiently and quickly draw state and federal funds.
		Logansport	
3	1	Housing/ Rental	Affordable Rental Housing - Apartment, Duplex, single living 2-4 bedroom. Affordable = 30% of income. Includes farmer, seasonal worker, rehab, and construction.
3	1	Housing/ Multi	Affordable housing - 1) Counseling for home ownership. 2) Need for equality rental. 3) Farm worker housing Fair Market Rental < 30% income subsidized housing.
3	2	Education	Educational Vision - Cultural Diversity education to sight. Bigotry- along with AID, mental illness, and other disabilities.
3	2	Housing/ Homeless/ Transitional	Need of transitional housing
3	3	Special Services	Supportive Services - Child care, case management, budget counseling, home improvement/ rehab.
3	3	Day Care	24 hour day care - 1) Child, 2) Senior, 3) Sick 4) Full day Head Start
3	4	Infrastructure	Infrastructure - 1) Housing 2) Retail downtown development Community development.
3	4	Transportation	Transportation - Long & short distance- Affordable, vouchers. Evening and week-end reliable.
3	5	Economic Development/ Business	Economic Development - Assistance for small business development

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
3	5	Housing/Ownership	Home ownership - Low and moderate income. Down payment & low interest rate assistance.
		Jeffersonville	
4	1	Housing/ Homeless/ Shelters	Need more shelters - Program for physical facilities and operation
4	1	Health care	Health Care - Especially for families whose jobs don't cover certain area; or for the unemployed.
4	1	Housing/ Homeless/ Shelter	Emergency Shelter - emergency housing that provides food shelter, clothing, laundry & Programs that allow anyone to develop a beginning for employment or alt income
4	1	Housing/ Homeless/ Transitional	Housing Affordable homes - Transitional housing, affordable housing below 50% income permanent housing affordable. Home ownership 80% below sub below 60%
4	1	Housing/Safe Neighborhood	Safe Affordable housing - You maybe can afford a home but its in a bad neighborhood. But often the homes are not affordable
4	1	Housing/ Rental	Not enough affordable housing - Insufficient supply of rental units for low-income families & individuals
4	1	Housing/Ownership/Credit	Affordable Housing - Credit standard set too high.
4	1	Economic Development/LW	Living Wage - Job available but of low wage & no benefits
4	2	ED/LN	Low wages with lack of benefits - These low paying jobs that are available do not offer benefits to help cove the family health care needs
4	2	Education	Educating Comm. Towards drugs - The police dept. Could be more sufficient towards the patrolling through -out the community.
4	2	Other	Accessibility to Resources for acquiring& maintaining above moderate income - A comprehensive resource program that caters to the multitude of needs putting barriers before self sufficiencies, inc. employment transportation, daycare affordable housing, health & supportive case management recognition of barriers & strengths
4	2	Day Care	Child Care - Quality Care Affordable Care
4	2	Housing/ Homeless/ Transitional	Need for transitional bricking housing - Funding for facilities & intense case management leading to independent living
4	2	Day Care	Child Care Unaffordable - Community child care cooperative
4	2	Safety	Community Safety - Drugs, violent crimes& weapons still out of control

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
4	2	Housing/ Singles	Lack of affordable housing-single occupancy - Inadequate single occupancy units available for low income singles
4	3	Housing/ Homeless/ Transitional	The need for transitional housing units with support services to include case mgt. Family counseling transportation etc. need for 1 BR. & 3 BR units
4	3	Health care	Lack of health care & gaps in insurance converge - Program to fill insurance gaps facilities for affordable healthcare.
4	3	Social Service/Communication	Cooperation between service provider - Information about the agencies programs employees should know to be knowledgeable about programs its fellow agencies offer.
4	3	Housing/ Homeless/ Transitional	Transitional Housing Programs - Housing that modifies a program to grow with client's needs, or lack of, for purpose of attaining long-term self sufficiency.
4	3	Safety/ Drugs	Drugs & Alcohol - Need more, services Treatment centers. Mental Health services
4	3	Social Services/Drugs	Lack of Concern towards drugs- The police dept. could be more sufficient towards the patrolling through-out the community.
4	3	Housing/ Homeless/ Shelters	Homeless Shelters (Provide Shelter) - The homeless number swells under "White Plague." Other wise only 20 men can reside. Where are people living.
4	3	Housing/ Support Dollars	Help on security deposit & first month's rent - Assistance with use front financial requirements to secure housing units
4	4	Safety/ Drugs	Continuing Problem with availability of illegal drugs - Drug awareness enforcement needs upgrading public health issues need to be addressed
4	4	Social Services/Communication	Outreach Services - Hotline link to link from agency to agency
4	4	Transportation	Transportation - More service to rural and outer urban communities for employment service access.
4	4	Housing/ Ownership/ Credit	Work to clear up credit issues - Credit Problems hinder ability to pass credit check to get appraisal for housing
4	4	Day Care	Though to work & afford day care - Develop affordable daycare for working parents that can't yet pay full price
4	4	Social Services/	Efficient, comprehensive case management - Case Management to guide consumers though available usage of need & recognize their strengths& abilities
4	4	Social Service/Food	More Places to go for soup-kitchens - there is only one in this area- closed on the week-ends-more choices to go.
4	4	Education	Education Funds - Grants

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
4	5	Housing/Scattered Site	Scattered affordable housing would help lessen concentration of issues - Program to promote scattered housing (affordable) at mixed location in community.
4	5	Healthcare/RX	Health RX & medication for low/ Mod \$ adults - Singles; adults may have children covered under Health-wise, But adults lack coverage ineligible for medicaid.
4	5	Economic Development/Jobs	Special Jobs opportunity education - For those who are unable to work in the regular labor force
4	5	Day Care	Transportation & childcare - Not enough public transit routes to places of employment. We need sufficient child care!
4	5	Housing/ Ownership	Affordable long-time housing - Affordable home ownership or rental property is according to individual performances or need.
4	5	Social Services/Drugs	Substance Abuse & Violence - More outreach treatment based program. Service providers getting out there and helping persons with problems. More community involvement to prevent and treat.
4	5	Social Services	Supportive Services leering case management - Employment Basic Living
4	5	Housing/Homeless/Shelters	Separate Shelter's more/More Shelter's - For (single) Men-Families-women with abused relationships etc. Some would be more comfortable with each other.
		Vincennes	
5	99	Healthcare	Health Issues - Water sewers, health care, affordable. Sustain good health at reasonable cost. Medical services- drugs- clinics volume remain health medical issue.
5	99	Economic Development/ LW	Living wages - Substandard housing unsafe finding organization to address housing issues.
5	99	Housing/ Rental	Affordable housing-rental educational collaboration one stop shop for assessment of level.
5	99	Housing/ Rehabilitation	Housing Rehab - Match for rural hard to come by public information
5	99	Transportation	Transportation - community efficiency SRO-Cost. Affordable low rental, size 2 bedroom and 3 bedroom
5	1	Housing Disabled/Senior	Accessible elderly housing - Especially bathrooms Standards for elderly mandates
5	1	Infrastructure	Infrastructures Water & Service - Lack of infrastructures limits the new businesses opportunities
5	1	Healthcare	Healthcare - Lack of adequate healthcare for low/ Mod people
5	2	Infrastructure/ Water	Water systems old soon as sewers come in water will have to be fixed

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
5	2	Housing/ Condition	Substandard Housing - Multi/ Single unsafe inadequate finding organizations to address rehab.
5	2	Economic Development/Jobs	Jobs with living wages - Living wages with jobs that do not pay livable wages people cannot afford housing or transportation.
5	3	Housing/ Rental	Affordable Rental housing - When new businesses come into the area rents rise quickly disproportionately
5	3	Education	Educational collaborative - To address educational shortfalls in different people, for different levels of necessity.
5	3	Housing/ Rehabilitation	Abandonment Housing - Scattered- vacant block taxes high and not feasible to buy them they are a safety problem neighborhood investment comment
5	4	Social Service/Senor Program	Senior Programs - Helping service for seniors Knox County Council on Aging
5	4	Dollars \$	Funding Availability - Public Awareness and access to all sources of funding
5	4	Social Service/Youth Program	Youth Programs - funding a program to keep youth after school & problem with housing authority not being 501C3
5	4	Housing/ Rehabilitation	Housing Rehabilitation - Match for grants are difficult for some of the smaller rural communities
5	5	State Resources Communication	Community Awareness Needs of Others - to "Map through the Maze" - Step by step funding
5	5	Transportation	Rural Transportation - People in rural outlining communities need way to get to the jobs.
		Indianapolis	
6	99	Housing/Rental	Lack of affordable & accessible rental housing - Need is high especially for persons with disabilities. Lack of section VIII vouchers.
6	99	Transportation	Lack of affordable & accessible transportation - Problem is major in several counties and services in Indianapolis is limited and untimely for persons with disabilities.
6	99	Housing/Ownership	Lack of home ownership opportunities for persons with disabilities - Limited income makes home ownership difficult.
6	99	Infrastructure	Lack of sidewalks in neighborhoods results in isolation of reasons with disabilities - Cut off from social, recreational and shopping resources.
6	99	Economic Development/Services	Lack of employment opportunities for persons with disabilities - Supported employment services have grown out transportation, & health insurance issue remain barriers.

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
6	99	Economic Development/Workforce	Difficulty recruiting employees - As a not for profit providing in home services to persons with disabilities our fees are set by the state too low to attract and retain qualified employees.
6	1	Housing/ Rental	Affordable Housing Rental - Housing that is safe & doesn't exceed 30% of income especially for disabled & elderly
6	1	Housing/Standards	Affordable Housing-Substandard - There is a lot of housing that is substandard- whether owners- occupied or rental
6	1	Housing/ Landlords	Supporting Slum Lords - Need housing facilities to place people so we don't have to pay for substandard housing just to keep people off streets.
6	1	Housing/ Migrant/ Rental Workers	Migrant Workers - 2 & 3 Families in same substandard dwelling Migrant workers come in, growers provide housing-no running water, not enough housing so they are put together
6	1	Policy	Not enough operation 1 admin. funds to support the not for profit network adequately - The expectations of more and more production, it is essential to adequately fund these groups in order to address the needs
6	2	Housing/ Rental	Rental Housing (decent) for special needs pop. - Because the rental market is tightening, everyone is competing for the same units.
6	2	Housing/ Rental	Affordable housing rental - Rental housing costs too much. There is also a need for more rental subsidies/ vouchers.
6	2	Housing /Discrimination	Discrimination in housing - Difficult to find accessible housing and to find landlords who won't discriminate against HIV & Persons
6	2	Education	Educational Limits - Financial Aid, more juniors colleges, schools preparing students for higher education.
6	3	Housing/Income	Income/Housing GAP - The income gap and the housing gaps are widening
6	3	Social Service/Bilingual	Need for bilingual services & more cultural awareness - The increasing Hispanic population has made these needs more critical
6	3	Other/Diversity	Lack of Communication - People of other Ethnic backgrounds moving into area, and not enough bi-lingual people to cross language barrier.
6	3	Economic Development/LW	Likable Wages with benefits - More than minimum wage that is stable and provides insurance.
6	4	Healthcare	Medical Care-Indigent & Providers - More doctors and more assistance for persons who are not insured.
6	4	Housing /Migrant Workers	Affordable housing migrant farm workers - There is little to no decent housing for this population that has little to no voice.

S	RK	CONCERN w/ PROJECT AREA	DESCRIPTION
6	4	Transportation	Public Transportation - The need for accessibility to jobs services, etc. Rural areas have the most difficult time wit this.
6	4	Day Care	Lack of affordable trustworthy child care- Not worth it to work- all money goes to child care, and you don't even know if you can trust providers.
6	5	Infrastructure	Community/Neighborhood Reinvestment Strategies - Develop strategies to address infrastructure and other community development issues.
6	5	Transportation	Transportation - Public Transportation available from outer cities to main cities & after 6 p.m. in evenings
6	5	Social Service/Other	Very little funds to do non-housing CED

Introduction and Methodology

This section addresses the requirements of Sections 91.305 and 91.310 of the State Government, Contents of Consolidated Plan Regulations. Since the 1995 five year Consolidated Plan, the housing market section has incorporated a housing demand model to help predict the housing needs for the State of Indiana currently and five years out.

The housing demand model used in the 1995 Consolidated Plan estimated housing demand for the state from 1995 to 2000 using population characteristics from the Public Use Micro Sample (PUMS) database and forecasts of changes in population, income, and employment. For the 1999 Update, the estimates produced by the housing demand model in 1995 were updated with current population numbers and forecasts through the year 2003. Assumptions about owner and renter housing preferences remained constant. In essence, the 1999 housing market analysis took the architecture of the 1995 housing demand model and updated it with new estimates of population growth.

For the 2000 five year Consolidated Plan, a slightly different approach is taken. The FY 2000 housing model forecasts housing supply and demand by age and income for the next five years. This approach was chosen since age will be a large determinant in housing demand in coming years, with the quickly growing cohorts of baby and echo boomers. When the results of the 2000 U.S. Census become available in mid-2001, the full model will be completed again, and new estimates of housing demand by owner and renter preferences will be produced.

The results of the 2000 housing model are compared with current and forecasted production trends to estimate the gap in housing demand in five years. An analysis of barriers to development affordability is also included at the end of this section. The state's plans for addressing these gaps are included as part of the Strategies and Action Items in Section VI.

Methodology

To assess the housing needs for the state, the current supply of both single and multifamily housing units was estimated based on 1990 U.S. Census data. A price distribution was then estimated for these units, based on recent Multiple Listing Service (MLS) data for the state. The price distribution of housing units was compared to the amount that households in the state could afford to pay for housing. Affordability was based on the standard assumption that households could not pay more than 30 percent of their annual income in rents or mortgage payments; i.e., no household could be overburdened by housing costs¹.

¹ A household is overburdened by housing costs if it pays more than 30 percent of its gross income on rental or mortgage payments. A household is "severely overburdened" if it pays more than 50 percent of its gross income in housing payments.

Introduction and Methodology

The HUD income definitions were used as the basis for evaluating affordability by income range. HUD defines income levels as a percentage of the state median income (e.g., households at 30 percent of the median are defined as extremely low income). For Indiana, the median household income was estimated at \$38,851 in 1999. Exhibit IV-1 shows the maximum income levels for each category in 1999, 2004, and 2009, based on the state median income.

**Exhibit IV-1.
Income Distribution
by HUD Definition**

Source: BBC Research & Consulting and U.S. Department of Housing and Urban Development.

HUD Income Definition	Percent of State Median	1999	2004	2009
State Median Income		\$38,851	\$45,720	\$51,584
Extremely Low Income	30%	\$11,655	\$13,716	\$15,475
Very Low Income	50%	\$19,426	\$22,860	\$25,792
Low Income	80%	\$31,081	\$36,576	\$41,267
Moderate Income	100%	\$38,851	\$45,720	\$51,584

Results of the Model

Exhibit IV-2 shows the current gaps in housing units by household income ranges, as calculated by the housing model. The model indicates a large gap in housing for the lowest income households in the state and an oversupply of housing for low and moderate income individuals. The model also indicates a shortage of housing for the state's population with the highest incomes.

Exhibit IV-2. Housing Supply and Demand, 1999

** Some of these households may not be cost-burdened because their mortgages are paid off or they receive some form of housing subsidization.*

Source: BBC Research & Consulting.

HUD Income Definition	Households	Affordable	Affordable	Total Units	Difference
		Owner-Occupied Units	Rental Units		
Extremely Low Income	235,231	72,757	10,868	83,626	-151,605 *
Very Low Income	311,895	100,183	176,761	276,944	-34,951
Low Income	333,332	383,540	434,743	818,283	484,951
Moderate Income	297,816	328,692	6,225	334,917	37,101
More than Moderate Income	1,095,988	758,060	2,431	760,492	-335,496
	2,274,262	1,643,233	631,029	2,274,262	

Some of these gaps, however, are a result of the way that the model simplifies the complicated reality of housing markets. For example, the difference in the supply and demand of housing units for “low” income households (those earning less than \$31,000 per year) should not be interpreted as an oversupply of units on the market in this price range. These “excess” units are occupied by households in other income categories where a shortage of units exists. Thus, in reality, household preferences for housing are not as easily compartmentalized as the model might suggest.

The shortage in housing supply for extremely low income households – those earning less than 30 percent of the median household income, or less than \$11,000 per year – is estimated to be 152,000 units. For very low income individuals (earning 50 percent of the median, or less than \$20,000), there is a shortage of 35,000 total units. These data suggest there are approximately 187,000 households in the state that are paying more than 30 percent of their income for housing costs and, as such, are overburdened. However, some of the gap in the units affordable to extremely low and low income households is met through housing subsidies, such as Section 8 vouchers and homeownership and rental assistance programs. In fact, according to the Indiana Housing Finance Authority's market study, there are approximately 48,000 subsidized rental units statewide.

Results of the Model

The housing model shows an excess housing supply for low and moderate income households, defined as those households earning between 50 and 100 percent of the state median, or between about \$20,000 and \$40,000. However, it is likely that many of the units affordable to this income range are occupied by households in the lowest income bracket who were unable to find adequate affordable units in their price range. Households in higher income brackets who prefer to spend less than 30 percent of their incomes on housing are also likely to occupy these units.

The shortfall of units for households earning more than \$38,000 per year is partially explained by the model's inability to capture housing preferences, as mentioned above. For example, homeowners may choose to stay in a house that is far less expensive than they can afford because they enjoy the stability in housing costs and/or wish to spend their money on other expenses, such as college tuition, travel, or purchase of a second home. Households may also reside in rental units that are less expensive than they can afford because they are saving money for a house down payment or are in a temporary situation.

In sum, the housing model estimates that there is currently a shortage in housing units for the state's lowest income households, and a more than adequate supply of units for low to moderate income households. According to the model, between 140,000 and 185,000 of the lowest income households in the state are likely to be overburdened by housing costs, assuming some portion of the rental subsidies currently available are going to extremely and very low income groups.

Current Housing Needs

The exhibit on the following page shows the percentage of renter and owner-occupied households with housing problems, including cost burdens and severe cost burdens, estimated for 1999. These “indicators of housing distress” are derived by applying 1990 estimates of renter and owner occupied households data and housing needs data from the CHAS database to 1990 household and income estimates. These estimates differ somewhat from the needs estimated by the housing demand model because of differing data sources, dates of estimates, and methodologies. In general, both the housing demand model and the indicators of housing distress exhibit show the largest housing needs with the state’s extremely low income citizens.

Exhibit IV-3.
Indicators of Housing Distress by Tenure and Income

Sources: Renter/owner data is from the 1990 Census and is the latest available.
Household data is based on 1999 income and population estimates from PCensus/AGS.

	Extremely Low Income Renters	Very Low Income Renters	Other Low Income Renters	Total Renters < 80% MFI	Extremely Low Income Owners	Very Low Income Owners	Other Low Income Owners	Total Owners < 80% MFI	Renters and Owners < 80% MFI
Total Households	110,837	105,007	83,870	299,714	258,621	245,016	195,697	699,334	999,048
Percent with any Housing Problem	74%	66%	28%	58%	71%	39%	21%	46%	50%
Number with any Housing Problems	82,020	69,305	23,484	174,808	183,621	95,556	41,096	320,273	495,081
Percent with a Cost Burden	72%	63%	23%	55%	70%	36%	18%	44%	47%
Number with a Cost Burden	79,803	66,154	19,290	165,247	181,034	88,206	35,225	304,466	469,713
Percent with a Severe Cost Burden	54%	16%	2%	26%	43%	11%	30%	28%	28%
Number with a Severe Cost Burden	59,852	16,801	1,677	78,331	111,207	26,952	58,709	196,868	275,198

Future Housing Needs

By 2004, the state is projected to have 110,000 new households. Exhibit IV-4 on the following page shows the estimated income levels of the new households, distributed by the HUD income definitions.

**Exhibit IV-4.
Change in Households
by Income Level**

Source: BBC Research &
Consulting and PCensus/AGS.

HUD Income Categories	1999	2004	Change
	Households	Households	
Extremely Low Income	369,458	387,280	17,822
Very Low Income	350,023	366,908	16,885
Low Income	279,567	293,053	13,486
Moderate Income	435,919	456,947	21,028
More than Moderate	839,295	879,782	40,487
Total	2,274,262	2,383,970	109,708
State Median Income	\$38,851	\$45,720	\$6,869

These estimates assume that the distribution of households by income in the state does not change materially in the next five years, based on forecasted economic conditions in the state. If there is a significant downturn in conditions, the income distribution may be less optimistic than is suggested here, and housing needs of lower income populations might be understated. Conversely, if major growth in the state's economy occurs, the income distribution would be more positive than is shown here, and the estimates might overstate the housing needs of low income groups.

The housing model predicts that most of the demand for housing will be at the higher income levels. Fifty-six percent of the estimated new households are at least moderate income households, earning \$45,000 or more annually. The demand for housing by this income level will likely be served through new development in the private market. Indeed, the average valuation of housing units authorized was \$129,000 in December 1999 (full year data are not yet available), and \$123,000 in 1998. According to HUD's latest quarterly report of housing market conditions, homes in Marion and Hamilton Counties priced between \$125,000 and \$225,000 likely account for half of the metropolitan area's new home sales.

Approximately 35,000 additional units will be needed to serve the housing needs of extremely and very low income households – those earning less than \$23,000 annually. Specifically, an additional 18,000 units will be needed for the extremely low income. To avoid overburdening this income group, rental costs will need to be less than \$343 per month, or the price of a house will need to be less than \$39,000. For the very low income, an additional 17,000 units will be required to meet demand; these units will need to rent for less than \$572 per month, or have house prices of less than \$65,000.

Future Housing Needs

The 13,000 new low income households will have a somewhat easier time finding rental housing without being overburdened; the maximum monthly payment for rental housing for this group will be \$914 in 2004. However, this income group may have difficulty attaining homeownership, especially if housing markets tighten during the next five years. The maximum house price this group can afford without being overburdened is estimated to be \$103,500 in 2004.

Who Will Be in Need?

Exhibit IV-5 shows the estimated distribution of households by income and age in 2004.

Exhibit IV-5.
Distribution of Income by Age, 2004

Source: BBC Research & Consulting and PCensus/AGS.

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	More than Moderate	Total Households
Less than 25 years old	30,031	21,821	19,697	20,300	29,160	121,009
25 - 34 years old	46,994	46,132	59,033	76,388	138,380	366,927
35 - 44 years old	43,875	41,711	59,055	96,126	265,809	506,576
45 - 54 years old	42,134	36,975	51,773	88,078	295,704	514,664
55 - 64 years old	47,061	39,373	46,323	65,127	165,848	363,732
65 - 74 years old	54,057	39,316	36,094	41,951	85,879	257,297
75 years and older	71,407	36,875	32,257	36,770	76,456	253,765
Total	335,559	262,203	304,232	424,740	1,057,236	2,383,970

The extremely low income group will largely be made up of elderly households in 2004; 37 percent of this group is predicted to be 65 years or older. The low and very low income households in 2004 will also contain a large percentage of elderly individuals, but will also be comprised of younger individuals, between the ages of 25 and 34 years old

These data suggest that the housing needs for the lowest income groups in the state during the next five years will consist of senior housing facilities, affordable starter homes or larger rental units for young families, and rental units for single individuals, including students. Given current supply and recent trends in development, the greatest gap in housing for these groups will likely be in affordable single family units and facilities that accommodate the special needs of the elderly.

Barriers to Housing Affordability

The State of Indiana traditionally has followed the philosophy that local leaders should have control over local issues. As such, most of the laws affecting housing and zoning have been created at the urging of local jurisdictions and implemented at local discretion. Indiana is a "home rule" state, meaning that local jurisdictions may enact ordinances that are not expressly prohibited by or reserved to the state.

Most observers of Indiana's housing industry – including developers, financiers and consultants who work frequently in other states – agree that Indiana is a state with relatively few institutional barriers to real estate development. Permits and approvals are relatively forthcoming. Fees are moderate in comparison to other areas. In general, the policy-related barriers to action are considered minimal.

Tax Policies

Indiana communities' primary revenue source is the property tax. Taxes are based on a formula that assesses replacement value of the structure within its use classification. Single family homes are assessed as residential; multi-family property is assessed as commercial. Condition, depreciation and neighborhood are factored in to the tax assessment. Commercial rates are higher than residential rates; however, real estate taxes are a deductible business expense.

Zoning Ordinances and Land Use Controls

There is no state level land use planning in Indiana. State enabling legislation allows jurisdictions to control land use on a local level. Cities or counties must first establish a planning commission and adopt a comprehensive plan before enacting a zoning ordinance. A recent study completed by the Indiana Chapter of the American Planning Association identified that roughly 200 cities and counties have planning commissions in place.

In addition to local land use controls, certain federal or state environmental mandates exist. For instance, residential units may not be constructed in a designated flood plain. The Indiana Department of Environmental Management directs most of the Environmental Protection Agency regulations for the state.

Certain neighborhoods have been designated historic districts by local communities. In these areas, exterior appearance is usually controlled by a board of review, which is largely made up of area residents. As with zoning, there is an appeals process for review of adverse decisions. These types of land use controls should not preclude development of low income housing; they simply regulate the development so that it does not adversely affect the existing neighborhood.

Barriers to Housing Affordability

Some developments impose their own site design controls. Such controls are limited to a specific geographic area, enforced through deed covenants, and designed to maintain property value and quality of life. For example, apartment complexes may be required to provide sufficient "green space" to allow for children's play areas.

Many local zoning codes require an exception or variance for the placement of manufactured housing. This makes it more difficult to utilize manufactured housing as an affordable housing alternative.

Subdivision Standards

The State of Indiana authorizes jurisdictions to develop local subdivision control ordinances. Legislation describes the types of features local governments can regulate and provides a framework for local subdivision review and approval. Subdivision ordinances can drive up the costs of housing depending on the subdivisions regulations. For example, large lot development, extensive infrastructure improvements such as sidewalks or tree lawns can add to development costs and force up housing prices. The state encourages local communities to review local subdivision requirements to be sure they do not impede the development of affordable housing.

Building Codes

The state has adopted a statewide uniform building code based on a recognized national code. These minimal building construction standards are designed solely to protect the health and welfare of the community and the occupants. Planners point out that it is not uncommon for builders to exceed the minimum building code.

Permits and Fees

Local building permits, filing and recording fees, fees for debris removal, and fees for weed removal are the most common fees and charges applicable to affordable housing. All appear to be nominal amounts and not sufficient to deter construction or rehabilitation of low- and moderate-income housing. Some exceptions may apply to the provision of manufactured housing.

Growth Limits

Few communities within Indiana are facing insurmountable growth pressures. Some communities have been forced to slow growth so that municipal services and infrastructure can be expanded to support new growth areas. However, these measures address temporary gaps in service and do not reflect long-term policies.

Barriers to Housing Affordability

Excessive Exclusionary, Discriminatory or Duplicative Policies

In developing this housing strategy, the state has not been able to identify any excessive exclusionary, discriminatory or duplicative local policies that are permitted by state laws and policies.

Ameliorating Negative Effects of Policies, Rules or Regulations

Over the next five years, Indiana expects to see further consolidation of housing programs at the state level and, concurrently, maturation of the associated programs and policies, as well as further decentralization of service provision. Interviews and regional forums did not surface many concerns regarding state and local policies as deterrent to the production of affordable housing.

Summary

The housing model in the FY2000 Consolidated Plan compared housing demand and supply using HUD's income categories to identify where gaps in the housing market currently exist. The model also estimated housing needs for 2004 for the HUD income categories, as well as age ranges. The model revealed the following:

- The largest gaps between housing supply and demand are for the state's extremely low income (earning less than \$12,000 per year) and very low income (earning less than \$19,000). The model estimates a lack of 152,000 units for the extremely low income and 35,000 for the very low income. However, the approximately 48,000 subsidized rental units statewide partially narrow this gap.
- The model also predicts an oversupply of units for the state's low and moderate income groups. These "excess" units are occupied by households in other income categories where a shortage of units exist – e.g., lower income households who are cost burdened, or higher income groups who prefer housing costs that are less expensive than what they can afford.
- The model estimates that by 2004, an additional 35,00 units will be needed to serve the housing needs of the extremely low and very low income groups. Specifically, an additional 18,000 units with rental or mortgage costs less than \$343 per month will be needed. In addition, 17,000 units with rents or mortgage costs of less than \$572 per month will be required to meet demand.
- Elderly households will make up a large percentage of the extremely low households in 2004. The very low and low income groups will also contain fairly large percentages of elderly households, in addition to younger households. As such, the housing preferences for these groups are expected to be senior housing facilities and smaller, low maintenance units as well as affordable starter homes and rentals.

Special Needs Populations

This section discusses the housing and community development needs of special needs populations in Indiana, pursuant to Sections 91.305 and 91.315 of the State Governments Consolidated Plan Regulations. A list of the data sources used in assessing the needs of this population is provided at the end of the section.

Due to lower incomes and the need for supportive services, these groups are more likely than the general population to encounter difficulty paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- the elderly;
- persons who are homeless;
- persons with developmental disabilities;
- persons with HIV/AIDS;
- persons with physical disabilities;
- persons with mental illness and substance abuse problems; and
- migrant agricultural workers.

Individuals with extremely low and very low incomes are also considered a special need group by many policymakers and advocates. Because the needs of this group are given attention in other sections of this report, low income populations are not included here as a specific special needs group.

Summary

- There were 760,000 elderly persons living in 494,000 households in Indiana in 1999. Between 3,000 and 7,000 of these households lived in housing that needed repair or rehabilitation and approximately 10 percent of the elderly households were cost burdened with housing costs. With the total elderly population projected to grow to 786,000 by 2004 and 829,000 by 2009, the likely trend is for the magnitude of these problems to increase.
- Recent methods of estimating the homeless population indicate that up to 5.2 percent of the U.S. population has been homeless at some point in their lives and an additional 4.8 percent have been forced to move in with friends or relatives. These estimates would imply that 88,000 people in Indiana's non-entitlement areas have been homeless and 81,000 have had to move in with friends or relatives. Studies by the State Department of Health and for the Continuum of Care place the number between 30,000 and 60,000. The greatest need of the state's homeless is an increase in the amount of available transitional and affordable housing.
- There are approximately 48,000 persons with developmental disabilities in Indiana. The trend in serving these individuals is to move away from institutional care towards small group homes and integrated community settings. However, under-utilization of Medicaid waivers indicates that Indiana's efforts to move individuals to these more flexible environments have had limitations in the past.
- Between 1,684 and 2,910 people living with HIV/AIDS in Indiana need housing, but there are currently only 62 subsidized units in the state targeted to individuals with HIV/AIDS. In addition to this shortage of housing, these individuals have the challenge of housing discrimination and the co-incidence of HIV/AIDS with substance abuse and mental illness.
- Estimates of the total number of individuals with physical disabilities in non-entitlement areas in Indiana range from 74,500 to 232,000, depending on the operating definition of disability. These individuals have access to various state and federal income and housing subsidy programs to support their housing needs, but these programs may not be adequate, depending on individual needs.

Summary

- There are approximately 236,000 individuals with mental illnesses in Indiana, 68,000 of whom are low income and are the target of programs offered by the Division of Mental Health. The Division also serves an additional 26,000 people who are substance abuse clients at any one time. Housing resources for these individuals are primarily focused in urban areas. HUD funding for the development of such housing is weighted towards cities, making it likely that persons with mental illness or substance abuse problems face a housing shortage in the state's non-entitlement areas.
- The number of migrant agricultural workers in the state is estimated to range between 8,000 and 10,000. Historically, growers have provided housing for migrant agricultural workers, although this housing is often of substandard quality and overcrowded. The housing needs of migrant agricultural workers is hard to quantify due to the lack of quantitative data. However, qualitative data indicate that the need for affordable quality housing is great.
- Nearly 60 percent of respondents to the community needs survey thought that adequate housing for people with special needs, affordable housing for people with special needs and housing for the homeless were major community problems.

The Elderly

Total Population

There were 759,625 persons aged 65 and older in Indiana in 1999, a 9.2 percent increase over the 1990 total of 695,945. The state's elderly population is projected to grow to over 786,000 people in 2004 and over 829,000 people in 2009. The elderly make up about 11 percent of the state's population currently; by 2009 this is expected to increase to 13 percent. Nationally, the elderly constituted 13 percent of the total population in 1997, but this share is projected to increase to 20 percent by 2030.

Living Arrangements of the Elderly

Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common descriptions of steps along this continuum are the following:

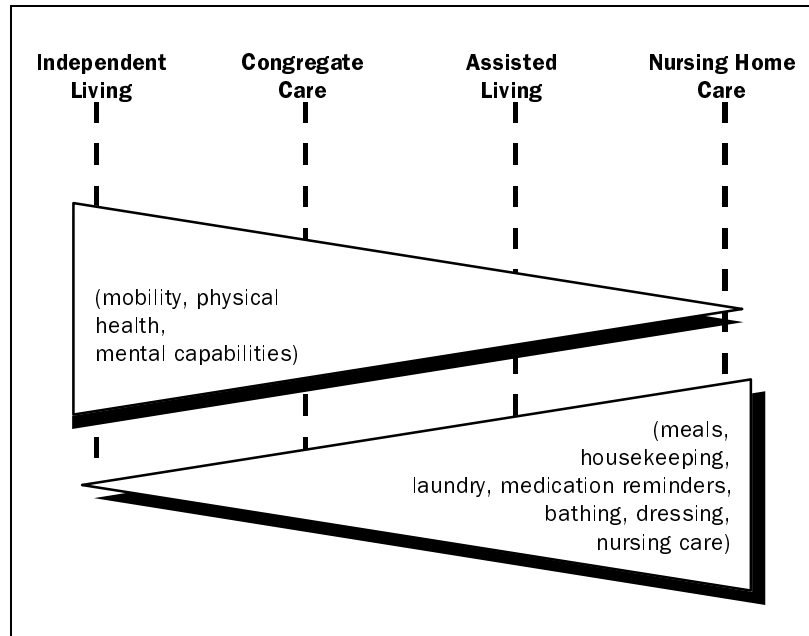
- Independent living: the elderly may live with relatives, on their own or in subsidized units.
- Congregate living: typically unsubsidized facilities that can be quite expensive for low and moderate income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- Assisted living facilities: 24 hour non-nursing assistance, often including bathing, dressing, and medication reminders, is provided. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- Nursing home: 24 hour nursing is provided. Nursing home services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medical intensive than hospitals and accept Medicaid reimbursement.

Exhibit V-1 illustrates how services increase in relation to the restrictiveness of a living environment. Independent living is at one end of the continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services for the individual.

The Elderly

Exhibit V-1. Senior Housing Continuum

Source: BBC Research
& Consulting.



According to the National Center for Health Statistics, only four percent of the older population in the United States lived in nursing homes in 1997, although the prevalence of nursing home residency increases consistently with age. Only 1.1 percent of those aged 65 to 74 lived in nursing homes in 1997, but the number increases to 4.6 percent among those 75 to 84 and 19.2 percent of those 85 and over.

Seventy-eight percent of senior households in Indiana owned their own homes in 1990 and were presumably at or near the independent end of the continuum. This was comparable to national statistics, which showed nearly 80 percent of older Americans owning their own homes; 59 percent of these homeowners had incomes less than \$10,000 per year. However, barely two-thirds of those over the age of 85 were nationally reported to be homeowners. This declining homeownership is indicative of both increasing needs for assisted living and difficulty supporting the burden of home ownership as individuals age.

A final trend that is evident in the living arrangements of seniors is the increasing likelihood that people, particularly women, will live alone as they age. This is due in large part to the longer life expectancies of women. In 1990, 33 percent of the non-institutionalized elderly in Indiana lived alone, including 41 percent of older women and 15 percent of older men. Nationwide, 60 percent of women over the age of 85 were likely to live alone, compared to 30 percent of women between the ages of 65 and 74 and 50 percent of women between the ages of 75 and 84. Although men are also more

The Elderly

likely to live alone as they age, fewer of them live alone than women: 17 percent between the ages of 65 and 74, 20 percent between 75 and 84 and 30 percent over the age of 85.

Resources

Given the variety of housing options necessary to serve the elderly and the fact that much of this housing is privately produced, it is difficult to assess the availability of housing to elderly households in Indiana. However, various federal and state programs are available to support elderly housing in Indiana.

Numerous federal programs, although not targeted specifically to the elderly, can be used to produce affordable elderly housing. These include CDBG, HOME, Section 8, and public housing. Additionally, there are two federal programs targeted specifically at the elderly. Section 202 subsidizes the development of elderly housing and has supported over 350,000 units nationwide since 1959.

The Home Equity Conversion Mortgage Program (HECM) supports repair, rehabilitation and on-going needs of individuals by allowing elderly homeowners to recapture some the equity they have in their homes through reverse mortgage programs. Individuals who own their homes free and clear, or have very low outstanding balances on their mortgages, are eligible for the program as long as they live in their homes. According to the most recent HUD data, as of September 30, 1996, over 16,000 HECM loans had been made nationwide. The five states where the program has been used the most include California, New York, Illinois, Colorado and New Jersey. A 1995 HUD evaluation of the program found that six out of ten loans were made to females living alone; three-fourths of the borrowers had no children; and the median income of borrowers was well below that of all elderly homeowners. There were 29 entities in the state of Indiana that were HUD approved mortgage counselors for the HECM program, and eight lenders that were HUD approved. These lenders' approved areas for business, however, were almost exclusively Indianapolis. Thus, access to this program is limited for elderly not residing near Indianapolis.

Another important federal support for elderly housing is the Medicaid program. Medicaid pays for room and board in nursing homes, but requires a waiver to pay for assisted living. Medicaid waivers can also be used to pay for "environmental modifications" to the homes of elderly or disabled individuals. The necessity of obtaining a waiver creates incentive for individuals who could be best served in assisted living to choose the more costly nursing home option. The presence of this incentive is demonstrated by the low utilization of Medicaid waivers in Indiana compared to national trends.

The Elderly

Finally, the state currently offers a Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE) program that provides, among other services, financial assistance for home modifications as well as in-home supports such as physical assistants. In addition, IHFA is developing a program that would support home improvement loans for elderly and disabled individuals. The agency intends to start a pilot program in two to four cities in the next year.

Outstanding Need

Elderly individuals face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities and low incomes or wealth.

In 1995, six percent of seniors nationwide lived in housing that needed repair or rehabilitation. Among elderly in the Midwest alone, 2.6 percent of white households, 6.6 percent of Hispanic households and 12.4 percent of black households lived in housing with severe or moderate problems. Using the 2.6 and 6.6 percent estimates as bounds, between 5,000 and 13,000 elderly households in non-entitlement areas in Indiana were likely to live in substandard housing in 1999.

In addition to homes in need of repair, many seniors live in homes that need modifications to better serve a resident's physical disability or other limitations. In 1990, 15 percent of non-institutionalized elderly persons in Indiana reported a mobility problem and 11 percent reported a self-care limitation. By comparison, nationwide in 1995, 32 percent of people over the age of 70 had difficulty performing one of nine daily physical tasks (such as bathing, dressing, etc.).

Compounding the needs some seniors face for repair or improvements are the small and/or fixed incomes they have available to make those changes. The elderly poverty rate in Indiana was 10.8 percent in 1989. Of the 70,000 elderly in poverty that year, three quarters were women aged 75 and over and two thirds lived alone. In 1999, over 140,000 elderly households had incomes of less than \$15,000 and an additional 101,000 had incomes ranging from \$15,000 to \$24,999. These numbers were projected to shrink to 125,000 and 76,000 respectively in 2004. Exhibit V-2 illustrates the historical and projected income distribution of elderly households in Indiana in 1990, 1999 and 2004.

The Elderly

Exhibit V-2.

Income Distributions of the State's Elderly

Note: All income levels are adjusted for inflation.

Source: PCensus and Applied Geographic Solutions.

Households by Income	1990		1999		2004	
	Number	Percent	Number	Percent	Number	Percent
<i>Householders 65 to 74 yrs</i>	259,297		261,544		257,297	
Less than \$5,000	16,160	6%	14,860	6%	13,391	5%
\$5,000 to \$9,999	39,200	15%	24,603	9%	21,542	8%
\$10,000 to \$14,999	37,549	14%	23,958	9%	19,124	7%
\$15,000 to \$24,999	65,650	25%	55,608	21%	39,316	15%
\$25,000 to \$34,999	40,869	16%	33,768	13%	36,094	14%
\$35,000 to \$49,999	32,227	12%	42,170	16%	41,951	16%
\$50,000 to \$74,999	18,785	7%	39,945	15%	43,607	17%
\$75,000 to \$99,999	4,755	2%	14,747	6%	23,627	9%
\$100 and over	4,102	2%	11,885	5%	18,645	7%
<i>Householders 75 yrs & over</i>	190,988		232,460		253,765	
Less than \$5,000	17,763	9%	18,461	8%	17,961	7%
\$5,000 to \$9,999	47,764	25%	33,527	14%	31,413	12%
\$10,000 to \$14,999	32,507	17%	25,052	11%	22,033	9%
\$15,000 to \$24,999	40,761	21%	45,888	20%	36,875	15%
\$25,000 to \$34,999	21,854	11%	26,422	11%	32,257	13%
\$35,000 to \$49,999	16,116	8%	32,096	14%	36,770	14%
\$50,000 to \$74,999	9,729	5%	30,784	13%	38,954	15%
\$75,000 to \$99,999	2,389	1%	11,551	5%	21,514	8%
\$100 and over	2,105	1%	8,679	4%	15,988	6%

Since most elderly have passed their peak earning years, wealth is also an important indicator of economic well being for this population. In 1995, the national median net wealth of elderly homeowners was \$141,300, while the median for elderly renters was only \$6,460.

Finally, an additional burden faced by elderly households is that nearly 20 percent had no vehicle available to them in 1990. Lack of access to a vehicle could severely limit mobility, unless adequate public transit is in place to serve the elderly.

Persons who are Homeless

Definition

The Stewart B. McKinney Homelessness Act defines a person who is homeless as “one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designed as sleeping accommodations for human beings.” It is important to note that this definition includes those who move in with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the street.

Total Population

It is difficult to estimate the total number of persons in Indiana who are homeless or who have experienced homelessness. A 1990 survey commissioned by the Indiana Department of Human Services (IDHS) estimated that there were 30,812 homeless persons at one time in Indiana’s non-entitlement areas. The latest Continuum of Care application estimated a total of 58,000 persons who are homeless in the state. The Continuum estimated a need for 14,300 beds/units for homeless persons in non-entitlement areas in Indiana, which exceeds the current supply by approximately 7,000.

The Family and Social Services Agency (FSSA) reported serving an unduplicated count of 20,170 homeless during the FY 1998-99. These estimates far exceed the U.S. Bureau of the Census’s 1990 S-night count of 2,251 homeless persons in emergency shelters and 268 visible in street locations in all major cities in Indiana. (See data sources at the end of this section).

However, all of these estimates are point in time snapshots of the homeless population. Some researchers believe a more accurate method is to assess the number of individuals who had episodes of homelessness at some point in their lives. Bruce Link, a psychiatric epidemiologist at Columbia, has estimated that 5.2 percent of the population nationwide (13.5 million people) has spent time in shelters, abandoned buildings, depots or on the streets and another 4.8 percent (12.5 million) has lived with relatives or friends. The table in Exhibit V-3 illustrates the results of applying those estimates to Indiana’s population.

Exhibit V-3. Incidence of Homelessness

Source: BBC estimate using
results of study by Dr. Bruce
Link.

	Homeless in the Past (5.2%)	Lived with Friends or Relatives (4.8%)
Indiana	309,000	285,000
Non-entitlement Communities	187,000	173,000

Persons who are Homeless

When assessing the extent of homelessness in non-entitlement areas, it is important to note the degree to which it may be hidden. A researcher at the University of Indianapolis emphasized the prevalence of those at risk of homelessness moving in with friends or relatives in areas where there are limited social service providers. Then, when individuals have exhausted all other alternatives, they are likely to move to larger cities with institutional supports such as homeless shelters and soup kitchens. This progression makes it difficult to detect homelessness in non-entitlement areas.

Characteristics of the Homeless

While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- **HIV/AIDS:** national estimates place the proportion of homeless persons who are HIV positive at 15 percent. However, other estimates place the total at between one and seven percent. Providers of HIV/AIDS services believe the actual count is close to the national figure.
- **Substance abuse:** In 1998, it was estimated that 690 homeless individuals and 420 homeless persons in families with children had chronic substance abuse problems. However, a recent HUD report found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and seven percent have both. Applying these percentages to the above estimate of the 30,812 homeless persons in non-entitlement areas results in a total of approximately 15,000 homeless individuals in the non-entitlement areas with substance abuse problems.
- **Mentally ill:** The 1998 estimates placed the total number of homeless individuals with serious, persistent mental illness at 955, and the total number of persons in families with children at 360. However, HUD estimates that 39 percent of the homeless who contact some assistance provider are mentally ill. Using the above estimate of 30,812 homeless persons in non-entitlement areas, this would indicate that approximately 12,000 of those individuals have a mental illness.
- **Both families and individuals make up the homeless population.** The 1999 Continuum of Care application estimated a need for a total of 5,052 beds/units for individuals and 9,279 beds/units for persons in families with children.

Persons who are Homeless

At Risk of Homelessness

In addition to those who have experienced homelessness in the past or who show up on a point in time estimate of current homelessness, it is important to note the size of the population that is at risk of future homelessness.

The most common method of evaluating the risk of homelessness is by assessing the rent or mortgage an individual can afford. A person employed in a minimum wage job in Indiana would have to work 77 hours a week to afford the rent for a median priced two-bedroom apartment. The housing wage in Indiana, or the wage necessary to afford that same median priced two-bedroom apartment, is \$9.90 per hour. This results in annual wages of approximately \$20,000 per year, an income that 143,000 households in non-entitlement areas in the state failed to earn in 1999. The housing demand model estimated that approximately 185,000 households in Indiana in 1999 spent more than 30 percent of their income on housing and earned less than \$15,000. These are the households most at risk for homelessness.

Another important factor to note in considering the number of households at risk for homelessness is that more than 30,000 Section 8 units are expiring over the next five years in Indiana. Recent history indicates that 10 percent of owners of expiring units opt out, meaning that the state is likely to lose 3,000 units of affordable housing over the five year time period. The residents of those units that are no longer available will receive vouchers to obtain another unit. While vouchers have some advantages in that they allow recipients to move into areas of less concentrated poverty, mismatches between the amount of subsidy provided through vouchers and actual market rents can also increase the cost burden placed on residents. Furthermore, vouchers do not guarantee adequate housing if the supply of units that accept vouchers is lacking.

Resources

Indiana's strategy for meeting homeless needs includes outreach/intake /assessment, emergency shelters, transitional housing, permanent housing and supportive services. The state employs a number of resources to support this strategy, including state agencies, Regional Planning Commissions, County Welfare Planning Councils, Local Continuum of Care Task Forces, County Step Ahead Councils, HOPWA Regional Allocation Committees, municipal governments, and others. IHFA dedicates \$2.5 million annually for the development, construction, and/or rehabilitation of emergency shelters, transitional housing and youth shelters; ISDH administers HOPWA funds, \$3.75 million of which have been dedicated to shelters or transitional housing over the past five years; and IDOC has given a total of \$725,000 in planning grants and infrastructure funds to homeless assistance providers. FSSA administers the Emergency Shelter Grant (ESG) program, which funded emergency shelter and transitional services in 67 shelters during FY 1998-99. ESG funding in the state totaled \$1.6 million in FY 1998-99 and was matched by \$2.7 million in cash and in-kind grants.

Persons who are Homeless

These and other resources have helped support a network of shelters and assistance providers throughout the state.

Outstanding Need

These shelters support a total of 2,263 beds/units for individuals and 5,110 for persons in families with children. As seen in Exhibit V-4, this total still leaves unmet needs for all types of housing, totaling 2,789 beds/units needed for individuals and 4,169 beds/units for persons in families with children.

**Exhibit V-4.
Outstanding Needs,
Housing for Persons
who are Homeless**

Source: 1999 Continuum
of Care Application, p.21.

	Estimated Need	Current Inventory	Unmet Need
Individuals			
Emergency Shelter	1,333	835	498
Transitional Housing	1,420	249	1,171
Permanent Supportive Housing	2,299	1,179	1,120
Total	5,052	2,263	2,789
Persons in Families with Children			
Emergency Shelter	1,959	805	1,154
Transitional Housing	2,220	1,015	1,205
Permanent Supportive Housing	5,100	3,290	1,810
Total	9,279	5,110	4,169

Of the unmet needs illustrated above, the Continuum of Care highlights transitional housing as the highest priority. This is followed by permanent housing, housing placement and emergency shelter beds/units among housing needs. The State's Continuum of Care notes that, despite outstanding needs, many small communities do not even apply for RFPs or NOFAs because they reportedly find the process somewhat intimidating. This suggests that enhancement of supportive, capacity building services should accompany direct housing funding in strategies to improve the services the state delivers to the homeless population.

Another assessment of the needs of persons who are homeless can be found in the responses to the community needs survey. As shown in the exhibit below, nearly 60 percent of respondents thought housing for the homeless was a major need. While over 50 percent also believed that access to homeownership and emergency shelters were major problems, only 37 percent ranked access to rentals as a major problem.

Persons who are Homeless

Exhibit V-5. Ranking of Community Concerns for Persons Who Are Homeless

Note: Totals do not equal
100 percent due to
respondents with no opinion.

Source: Keys Group,
Community Survey 2000.

	Major Problem	Minor Problem	No Problem
Housing for the Homeless	58.7%	21.7%	5.9%
Access to Homeownership	55.9%	17.8%	4.5%
Emergency Shelters	54.5%	20.4%	12.2%
Short-term Housing	48.2%	23.1%	10.0%
Access to Rentals	37.0%	24.7%	23.0%

The following exhibit summarizes the needs of persons who are homeless by subpopulation, for the state's non-entitlement areas.

Exhibit V-6. Priority Needs of the Homeless

Note: NA indicates that recent information is not available.

Source: FSSA estimate of the homeless population in non-entitlement areas;
HUD national statistics on homeless subpopulations.

	Total Number		Total Number Served By		
	Homeless (a+c+d)	Homeless Unsheltered (a)	Reception Day Center (b)	Emergency Shelters (c)	Transitional Housing (d)
Part 1. Homeless Populations					
Families with Children	4,622			805	1,015
1. Homeless Families	4,622	NA	NA	NA	NA
2. Persons in Homeless Families	10,168	NA	NA	NA	NA
Individuals not in Families	26,190			835	249
3. Youth (17 years or younger)	NA	NA	NA	NA	NA
4. Adults (18 years or older)	NA	NA	NA	NA	NA
Total	30,812	NA	NA	1,640	1,264
Part 2. Homeless Subpopulations		Percent of Total	Number		
Service Needs Related to:					
1. Severe Mental Illness (SMI) Only		39%	12,017		
2. Alcohol/Other Drug Abuse Only		19% - 31%	5,854 - 9,552		
3. SMI and Alcohol/Other Drug Abuse		50%	15,406		
4. Domestic Violence		14%	4,314		
5. AIDS/Related Diseases		15%	4,622		
6. Other (specify)					

Persons with Developmental Disabilities

Definition

According the Governor's Planning Council's *Three Year State Plan for People with Disabilities*, three conditions govern whether a person in Indiana is considered to have a developmental disability:

- three substantial limitations out of following categories: self-care, receptive and expressive language, learning, mobility, self-direction, capacity of independent living and economic self-sufficiency;
- onset of these conditions prior to the age of 22; and
- a condition that is likely to continue indefinitely.

Total Population

The 1983-85 National Health Survey estimated that 0.8 percent of the state's population has a developmental disability. Using this estimate, the Governor's Council for People with Disabilities concluded that 47,763 people in Indiana had developmental disabilities in 1995, distributed among the following categories: 30,950 had some degree of mental retardation, 4,108 had cerebral palsy, 8,024 had epilepsy and 4,681 had other physical and mental ailments including autism. Based on the above assumptions, this total is projected to have grown to 48,551 by 1999.

Resources

There are a wide variety of housing options for persons with developmental disabilities in Indiana. These range from highly structured, institutionalized care to living in a community with various supportive services. The primary categories of options provided by the state are as follows:

- Intensive Care Facilities for the Mentally Retarded (ICF/MRs) are large facilities or small group homes that provide intensive support services. A subset of these are Supervised Group Living (SGL) arrangements that provide 24 hour supervision overseen by paid staff in a home-like setting, which is often a single family dwelling. Medicaid recipients with developmental disabilities in these small group homes increased from 1,726 in 1987 to 4,183 in 1996 (a 10 percent annual increase). In 1998, a task force reported that 3,795 developmentally disabled individuals were housed in group homes supported by Medicaid funding of \$181 million.

Persons with Developmental Disabilities

- Three large State developmental disability centers (Ft. Wayne, Muscatatuck, and New Castle) and one specialized developmental disabilities center (Northern Indiana State Developmental Center, South Bend) served an average daily population of 1,219 and totaled \$91.7 million in expenditures in 1996. Since then, the state has closed the New Castle center. According to a task force report from 1998, 3,239 people were in various large congregate settings (including state hospitals and private facilities) at a total cost of \$176 million annually in Medicaid funding.
- Nursing facilities are long-term health care facilities providing in-patient care and nursing services, restoration and rehabilitative care and assistance meeting daily living needs. In 1995, ninety percent of individuals with developmental disabilities in nursing facilities were diagnosed with mental retardation.
- The Alternative Family Program (AF) “is a therapeutic foster care program serving children and adults.” The program aims to allow individuals to live in the least restrictive environment possible given their functional abilities. Approximately 500 persons receive residential care under this program. According to a task force report, 1,736 people received individualized SILP and AF subsidies in 1998 at a cost to the state of \$13.8 million.
- Family Subsidy is a program that provides family support and respite services to individuals who are at risk of placement outside of the home without such services. There were 25 providers of such services in the state in 1997, and state appropriations have totaled approximately \$500,000 per year as of 1996. In May 1998, 1,249 individuals with disabilities received respite care at a cost of \$1.4 million.
- The Semi-independent Living Program (SILP) provides supportive services to clients with mental illness and developmental disabilities who require a range of services to live in their own homes. Capacity for the program was 70 in 1985 but has grown to 1,200 as of FY 1995.

In addition to the facilities outlined above, a number of other types of supports are available to individuals with developmental disabilities. These include:

Persons with Developmental Disabilities

- SSI, a federal income support program available to people who have disabilities and limited income and resources. The program provided up to \$494/month for eligible single people in 1998.
- Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE) is a state funded program that supports the elderly and people with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g. personal attendant care).
- The Home and Community Based Services (HCBS) program makes Medicaid waivers available for medical services in non-institutional environments. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications.
- Medicaid is used to support nursing home care and expenses of other institutional environments.

Nationwide, there is a trend away from institutionalized care and towards smaller, more flexible service provision. The most striking example of this trend in Indiana occurred with the closing of the New Castle state hospital. Of the 164 residents who were displaced by the closing, 150 chose to move into community settings rather than another state run or institutional facility. A similar study examined the decisions made by former residents of the Central State Hospital, which closed in the early 1990s. Of the 86 former residents with Developmental Disabilities, 50 percent were involved in Semi-independent Living Programs in December 1998, 17.4 percent lived in private residences and 4.7 percent resided in group homes. Less than 20 percent were in institutional facilities such as State Operated Facilities (14 percent) or nursing homes (4.7 percent). Although this trend towards de-institutionalization is evident in Indiana, it is less pronounced than in the country as a whole. Indiana does have more group homes than the national average, but it has fewer participants in its Home and Community Based Services Medicaid waiver program and more residents in nursing homes.

Outstanding Need

There are a number of methods of estimating the outstanding need for services for the developmentally disabled in Indiana. Conservative estimates place the number of adults in need of services at 50 percent of the entire population. With approximately 47,000 persons with developmental disabilities in Indiana as of 1995, 23,500 of these would have needed services. According to the Governor's Council on People with Disabilities, approximately 10,000 are currently receiving services, meaning that 13,500 of those who needed services did not receive them in 1995.

Persons with Developmental Disabilities

A more conservative estimate can be reached by examining the waiting lists for various types of services. According to the Governor's Council, there were more than 2,000 persons on formal waiting lists at the end of 1996, 68 percent of which were awaiting placement in group homes.

Finally, when considering need it is important to note that 50 percent of persons with developmental disabilities are 40 years and older and 20 percent are 50 years and older. Many of these people live at home, and their parents are largely in their sixties and seventies. As their parents become less able to care for them, they will need other housing options. This phenomenon will cause the needs for housing to increase significantly in the next 10 to 15 years.

Persons with HIV/AIDS

Total Population

As of January 2000, the Indiana State Department of Health reported a cumulative total of 3,300 HIV cases (that have not progressed to AIDS) and 5,709 AIDS cases. The cumulative number of deaths due to HIV/AIDS totaled 3,451, meaning that, given equal in and out migration, there would have been approximately 5,558 active HIV/AIDS cases in the state in 1999. However, due to individuals failing to be tested for AIDS and individuals who have tested positive but have not received follow up services, these estimates probably underestimate the actual number of HIV/AIDS cases in the state. Across the state, 90 percent of persons with AIDS were male, compared to 49 percent of the population as a whole. In addition to males, blacks and Hispanics were also disproportionately likely to have the disease.

Resources

In 1999, there were 62 housing units in Indiana specifically targeted to people with HIV/AIDS. To the extent that persons with HIV/AIDS qualify, they are also able access the state's general supply of affordable and subsidized housing. The primary source of funding for HIV/AIDS housing is the Housing Opportunities for People with AIDS (HOPWA) program, which has allocated a total of \$654,000 dollars to Indiana in 2000.

Outstanding Need

It is difficult to estimate the need for housing of persons with HIV/AIDS in the non-entitlement areas in Indiana. However, two methods allow for the establishment of a likely range. Nationally, it is estimated that 15 percent of the homeless population is living with HIV/AIDS. Indiana's cities report far lower estimates than this, ranging from less than one percent to seven percent. However, AIDServe Indiana believes that these city estimates are significantly under projected, because they would result in AIDS populations that do not conform to the service levels they have observed. Using the 15 percent national estimate and homeless counts from various sources, it is likely that 1,738 people with HIV/AIDS in Indiana were homeless in 1999. A second method of estimating housing needs uses the assumption that 30 to 50 percent of the cumulative number of people with HIV/AIDS need housing. Using this 30 to 50 percent estimate, between 1,667 and 2,779 people with HIV/AIDS in Indiana needed housing in 1999.

Persons with HIV/AIDS

Exhibit V-7 below illustrates the total housing needed for people with HIV/AIDS (using the 15 percent of homeless and 30 percent of all HIV/AIDS cases methods), the total beds available and the beds needed in each region of the state in 1999. Estimates of the net housing units needed range from a low of nearly 1,700, as seen in the exhibit, to a high of over 2,800 derived using 50 percent of the total HIV/AIDS population to estimate the housing need.

Exhibit V-7.

Unmet Needs of HIV/AIDS Population, by Care Region

Source: HIV/AIDS Housing Organizational Capacity Needs Assessment.

Region	Housing Need Using 15% of Homeless	Housing Need Using 30% of Total HIV/AIDS Population	Total Units Available	Unmet Need Using 15% Estimate	Unmet Need Using 30% Estimate
Northwest	198	251	0	198	251
Southwest	34	87	0	34	87
West Central	11	80	0	11	80
South Central	18	67	0	18	67
Southeast	17	56	0	17	56
Upper Mideast	155	51	0	155	51
Upper Midwest	106	46	0	106	46
East Central	6	35	0	6	35
Upper Central	8	33	0	8	33
Central	556	783	32	524	751
North Central	536	109	8	528	101
Northeast	93	86	22	71	64
Total	1,738	1,684	62	1,676	1,622

Of the over 1,500 housing units that are needed to serve people with HIV/AIDS, surveys indicate that the most desired types are houses or apartments in complexes with 21 units or less. The most desired types of housing subsidies are mortgage or rental assistance, followed by subsidized housing and units with some supportive services.

Barriers

A number of factors conspire to accentuate the housing problems of persons with HIV/AIDS. Focus group studies indicate that the top barriers faced by these individuals are discrimination, housing availability, client resources, transportation, housing affordability and problems with the service delivery system. In addition to these barriers, however, the co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house.

Persons with HIV/AIDS

For example, an estimated 20 percent of people currently living with HIV/AIDS currently use or abuse substances other than their own prescription medicine and 36 percent have abused substances in the past but do not do so currently. An additional 17 percent of people currently living with HIV/AIDS have some mental illness and five percent have AIDS related dementia. A survey of housing providers identified substance abusers, those with bad credit or rental history and people with mental health concerns as the most difficult to serve.

A final concern when considering the ability of the state to meet the housing needs of people with HIV/AIDS are the capacities of the various service providers. A capacity assessment undertaken by AIDServe found that nine of the 12 service regions of the state had insufficient organizational capacity to effectively produce housing. Capacity was measured using standards such as experience developing housing, funding levels, etc.

Persons with Physical Disabilities

Total Population

Estimates of the total population in Indiana with physical disabilities vary according to the definition of disability. According to the Governor's Planning Council's *Three Year State Plan for People with Disabilities*, the low end of the range, arrived at using a mobility or self-care limitation definition of disabilities, is 6.6 percent of the population. The estimate stretches to 20.6 percent when using functional disabilities as the definition.

The lowest estimate, 6.6 percent of the population, is based on the Census definition of a disability consisting of a mobility or self-care limitation. Using this estimate, 111,000 individuals in non-entitlement areas in Indiana would have a physical disability in 1999. It is important to note that the incidence increases dramatically with age, from 4.17 percent among those between the ages of 16 and 64 to 19.71 percent when considering those ages 65 or over.

A second estimate can be derived by using a work disability as the operating definition. A work disability is defined as either (1) a limitation in the kind or amount of work a person can do (non-severe work disability), or (2) a condition preventing a person from working a job (severe work disability). Using this estimate, 7.9 percent of Indiana's population had a disability in 1990, with 4.03 percent reporting severe work disabilities and 3.87 percent classifying their disability as non-severe. Applying this percentage to Indiana's 1999 population in non-entitlement areas results in a total of 133,000 persons with work disabilities in those areas.

Finally, the Survey of Income and Program Participation (SIPP) defines a disability as a functional limitation in specific activities of daily living, including bathing, dressing, shopping, talking on the phone and others. In 1994, the SIPP concluded that 20.6 percent of the non-institutionalized population in the United States had some level of disability and 9.6 percent had a severe disability. Using these percentages, an estimated 347,000 people in non-entitlement areas in Indiana had a disability in 1999 and 162,000 had a severe disability.

Resources

Given the wide range of housing needs of individuals with disabilities, it is difficult to assess the total housing resources available to them. One indication of total resources is a housing survey recently conducted by Marion County. The survey found that one third of all apartment complexes in the County has accessible units. It is unclear whether this percentage would continue to be accurate in non-entitlement areas in the state. However, since non-entitlement areas have a lower percentage of housing stock that is multi-family, it is likely that the number of accessible units is more limited in these areas. Additionally, without a specific count of people with disabilities in Marion

Persons with Physical Disabilities

County or a total count of apartments in the County, in addition to the measure of the quality of these units, it is impossible to assess whether these units meet the outstanding need.

In determining the resources available to people with disabilities in the state, it should be noted that the individuals have access to the following supportive programs to help meet their housing needs:

- SSI, a federal income support program that is available to people who have disabilities and limited income and resources; it provided up to \$494/month for eligible single people in 1998.
- Community and Home Options to Institutional Care for the Elderly and Disabled (CHOICE), a state funded program that supports the elderly and people with disabilities. It can cover financial assistance for home modifications and various in-home supports (e.g. personal attendant care).
- Medicaid services, which are available to individuals in nursing homes or hospital care. Medicaid waivers make Medicaid available for home and community based services. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications. Medicaid waivers have been underutilized in the State of Indiana in the past.

Persons with Mental Illness and Substance Abuse

Total Population

It is appropriate to consider persons with mental illness and those with substance abuse problems together, because Indiana uses one system to serve both of these populations. Most recent estimates developed by the state's Division of Mental Health place the mentally ill population in Indiana at approximately 236,831. However, a recent actuarial study estimates the target population for state services (i.e., the poorest and least able to secure services) at 68,311.

It is estimated that .43 percent of Indiana's population are substance abuse clients in specialty treatment units on any given day. Given the 1999 state population of approximately six million people, this would result in a daily total of 25,566 substance abuse clients.

If the prevalence of mental illness and substance abuse were the same in the non-entitlement areas as the state as a whole, they would be home to approximately 145,000 people with mental illnesses (42,000 of whom were part of the state's target population) and 16,000 substance abuse clients.

Resources

Through the Hoosier Assurance Plan, the state's Division of Mental Health contracts with managed care providers who provide services to individuals requiring mental illness or substance abuse treatment and who have annual income falling beneath 200 percent of federal poverty guidelines. The Division has statutory authority for six state operated facilities and contracts with 30 not for profit Community Mental Health Centers (CMHCs) and six not for profit non-CMHCs to deliver services to these targeted groups in all 92 counties. Each CMHC is reimbursed on a per patient basis from the state. Since Indiana is consciously trying to downsize its state hospitals and de-institutionalize its mental health system, CMHCs are also allowed to "cash in" allocated state hospital beds for additional resources. CMHCs provide the following mandated services: inpatient services, partial hospitalization/ psychosocial rehabilitation, residential services, outpatient services, consultation and education and community support. Priority populations are adults with chronic mental illness and children and adolescents who are seriously emotionally disturbed.

In addition to state provided services, Indiana's statutes require employers who provide mental health coverage to provide it in full parity with physical health coverage. Furthermore, the state's Children's Health Insurance Program (CHIP) provides full parity for mental illness.

Unlike the state's system of medical service provision for mental illness and substance abuse, it is unclear whether its housing support system is able to serve all 92 counties. For work with the homeless, the Division of Mental Health supports seven PATH

Persons with Mental Illness and Substance Abuse

teams and four CMHCs with Shelter Plus Care programs. These provide housing, job training, case management, medical services and referrals. In addition, most CMHCs also serve the homeless through referrals from other agencies. It should be noted that the PATH teams are all located in Indiana's six largest cities, meaning that few of these housing services are available in non-entitlement areas.

It is difficult to assess the housing resources available to the mentally ill since the Division's funding system is based on people served rather than services provided. Some providers have been more aggressive than others in pursuing HUD funding, such as Shelter Plus Care grants that provide rental assistance for hard-to-serve homeless persons with disabilities. Additional confusion comes from the wide variety of housing combinations offered by different providers.

Outstanding Need

There is an estimated need for 1,626 supportive services slots for individuals with mental illness in Indiana, 291 more slots than the 1,335 that are available. The situation is similar for families, where there is an estimated need for 900 supportive services slots, exceeding the supply of 810 by 90. The situation for those with serious mental illness is graver. An estimated 955 supportive services slots are needed for individuals, 616 more than the 339 that are available. 360 slots are needed for families, exceeding the 78 available slots by 282. It should be noted that individuals who need supportive services slots might not necessarily be in need of housing.

Another estimate of the housing need for individuals with mental illness is provided by a HUD study that found that 39 percent of the homeless, or an estimated 12,000 individuals in the non-entitlement areas of Indiana are mentally ill.

It is estimated that there are 97.5 beds available for substance abuse treatment per 100,000 people in the United States. Given this estimate, Indiana would have 5,796 total beds. The state has a daily total of over 25,000 individuals receiving substance abuse treatment; however, the housing needs of these individuals are unclear.

Since quantitative data about the housing need in the state is hard to come by, it should be noted that housing provision in rural areas is difficult due to two factors. First, rental properties, particularly apartments, are less common outside of large cities. Additionally, HUD's scoring system for Section 811 grants uses minority participation as a significant factor in evaluations. Given the small number of minorities in rural areas, this requirement puts their applications at a disadvantage from the outset. Due to these factors, and the fact that all of the state's PATH programs are located in large cities, it seems likely that there is an outstanding need for housing for the mentally ill and for individuals with substance abuse problems in non-entitlement areas in Indiana.

Migrant Agricultural Workers

Total Population

By definition, the number of migrant agricultural workers in Indiana fluctuates and, consequently, is difficult to measure. The most recent count identified a total of 7,739 migrant workers. However, this count does not include seasonal workers, which are very difficult to measure due to their transient nature. Thus, the total of migrant and seasonal workers is much higher than this identified count. Due to the difficulty of locating workers, service providers estimate the state's annual population of migrant workers at between 8,000 and 10,000. Records from the Department of Labor's Transition Resources program indicate that over 85 percent of the workers that receive services are Hispanic and nearly 50 percent have limited English-speaking abilities.

Resources

Historically, growers have provided housing for migrant workers. These work camps are licensed by the Indiana State Department of Health and are held to minimum standards, including windows and a source of heat. Indoor faucets or plumbing are not required under the standards, and most camps have common showers, restrooms and facilities for washing clothes. It should be noted that structures built before the adoption of these standards are acceptable under a grandfather clause, meaning that some families live in cabins as small as 10 by 12 feet in dimension. According to service providers, grower provided housing is more common in central and northern Indiana, while workers in the southern part of the state have to find housing independently.

The Department of Labor's Transition Resources records indicate that, of the workers receiving services, over 30 percent live in migrant camps (i.e., grower provided housing) and 47 percent in either single or multi-family housing. The balance is either homeless or resides in mobile homes. Over half of the workers who received services reported living in overcrowded housing conditions and over 30 percent lived in units without indoor plumbing.

Aside from grower provided housing, migrant workers are left to find housing for themselves in surrounding areas. The funding sources available for the development of migrant worker housing are those used by all developers of affordable housing seeking subsidies. A 12-unit development for migrant workers that will be funded with federal funds is currently under construction in Oaktown in Knox County. The sub-recipient of these funds, the Knox County Rural Housing Corporation, secured matching funds from the farmer who would hire the workers in order to make the project viable. This project, however, appears to be an anomaly, as the developers were aware of only one similar project in the state.

Migrant Agricultural Workers

Outstanding Need

Due to the multitude of housing solutions used by migrant workers and the lack of current data, it is difficult to quantify the housing need. However, interviews with service providers and advocates for these workers indicate that their housing is typically very poor in quality. They often live in substandard units and commonly house multiple families in single units.

Implications

The many needs of the populations discussed above, combined with the difficulties in estimating the extent of such needs, can at times be overwhelming. Furthermore, the dollars available to serve special needs populations are limited, and these groups often require multiple services. The following exhibit attempts to identify the greatest needs of each special needs population. As discussed in the text, these needs are often more pronounced in rural areas due to lack of service provision.

Exhibit V-8.
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Primary Resource Available
Elderly	Rehabilitation/repair assistance Modifications for physically disabled Affordable housing (that provides some level of care)	Public transportation Senior Centers Improvements to infrastructure	CDBG CHOICE HOME/IHFA Home Equity Conversion Mortgage Program Medicaid Public Housing Section 202 Section 8
Homeless	Beds at shelters for individuals Transitional housing/beds for homeless families with children Affordable housing for those at risk of homelessness	Programs for HIV positive homeless Programs for homeless with substance abuse problems Programs for homeless who are mentally ill	ESG CDBG HOME/IHFA HOPWA IDOC ISDH County Step Ahead Councils County Welfare Planning Councils Local Continuum of Care Task Forces Municipal governments Regional Planning Commissions
Developmentally Disabled	Semi-independent living programs Group homes	Smaller, flexible service provision Community settings for developmentally disabled Service providers for semi-independent	CDBG CHOICE HCBS HOME/IHFA SILP/AF SSI Family Subsidy Medicaid
HIV/AIDS	Affordable housing for homeless people with HIV/AIDS Housing units with medical support services Smaller apartment complexes Housing for HIV positive people in rural areas	Support services for AIDS patients with mental illness or substance abuse problems Medical service providers Public transportation	HOME/IHFA HOPWA Section 8
Physically Disabled	Housing for physically disabled in rural areas Apartment complexes with accessible units Affordable housing for homeless physically disabled	Public transportation Medical service providers	CDBG CHOICE HOME/IHFA SSI Medicaid
Mental Illness and Substance Abuse	Community mental health centers Beds for substance abuse treatment Supportive services slots Housing for mentally ill in rural areas	Substance abuse treatment Education Psychosocial rehabilitation services Job training Medical service providers	CDBG CHIP Division of Mental Health
Migrant Agricultural Workers	Grower-provided housing improvements Affordable housing for migrant workers in non-grower-provided housing	Family programs Public transportation	CDBG Rural Opportunities, Inc.

Data Sources

A number of data sources were relied upon in the preparation of this section, including key person interviews with government and non-profit service providers and advocates, and multiple primary and secondary documents. The following documents were used in the preparation of this section:

- *1999 Continuum of Care Consolidated Application, State of Indiana*, prepared by Indiana Coalition for Housing and Homeless Issues (ICHHI);
- *A Profile of Older Hoosiers*, published by Indiana University;
- *City of Indianapolis Accessible Housing Survey*, Memo to John Beeson from Charlie Boyle regarding Update for the Consolidated Plan;
- *Comprehensive Plan for the Design of Services for People with Developmental Disabilities*, prepared by the Indiana SB 317 Task Force;
- *Current Population Report, Household Economic Studies, Americans With Disabilities 1994-95*, published by the U.S. Dept. of Commerce;
- *FY 2000 Mental Health Block Grant Application*, prepared by the Indiana Division of Mental Health.
- *Health, United States, 1999, Health and Aging Chartbook*, from the National Center for Health Statistics;
- *HIV/STD Quarterly: Indiana Summary Report*, January 1999 published by the Indiana State Department of Health;
- *Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans*, published by HUD;
- *HUD Assumes Pivotal Role in Long Term Care*, published in Assisted Living Today magazine;
- *New Partnerships for Homeownership and Individualized Housing for People with Low Incomes and Disabilities*, from the Back Home in Indiana Alliance;
- *Opting In, Renewing America's Commitment to Affordable Housing*, published by HUD;
- State of Indiana, FSSA, Division of Mental Health web page (<http://www.ai.org/fssa/HTML/PROGRAMS/2c.html>);

Data Sources

- *Statewide HIV/AIDS Housing and Organizational Capacity Needs Assessment, State of Indiana Report*, prepared by Indiana Cares Inc. (now AIDServe Indiana);
- *Study Finds More Homeless Than Ever*, published in the Columbia University Record;
- *Study Highlights Rental Housing Crisis in Indiana: Minimum Wage Jobs Demand 86 Hours/Week to Afford Median Rent in the U.S.*, published as an ICHHI Press Release;
- *The Continuum of Care: A Report on the New Federal Policy to Address Homelessness*, from The Center for Urban Research and Policy; and
- *Three Year State Plan for People with Disabilities: Fiscal Years 1998-2000*, as prepared by the Indiana Governor's Planning Council for People with Disabilities.
- *The Central State Hospital Discharge Study Tracking Report—December 1998*, Kooremen, Harold E. with Eric W. Wright, John McGrew, and Bernice Pescosolido. Indiana Consortium for Mental Health Services Research, Institute for Social Research, Indiana University, 12/98.

Introduction and Methodology

Pursuant to Section 91.315 of the Consolidated Plan regulations, this section contains the following:

- A summary of Indiana's housing and community development challenges;
- A reiteration of the state's philosophy of addressing housing and community development issues;
- A discussion of the general obstacles the state faces in housing and community development;
- How the state intends to address the identified housing and community development needs; and,
- How the state determined priority needs and fund allocations.

This section also partially fulfills the requirements of Section 91.320 of the Consolidated Plan regulations. The bulk of the requirements of Section 91.320 – a discussion of federal and non-federal resources, funding activities and allocation plans, geographic distribution of assistance, and program specific requirements – are found in Appendix G, Agency Allocation Plans. Required state certifications are located in Appendix B.

Approach and Methodology

The Consolidated Plan Coordinating Committee attended two daylong strategic planning workshops in March 2000 to identify priorities for the upcoming program year. The Committee set aside the prior five and one year strategies and action items and began its goal setting and strategy development meeting with a blank slate.

During the first meeting, the state's goals and strategies were established. The action items to accomplish these goals and strategies were crafted in the second meeting. *Throughout the process, the Committee was mindful of the state's housing and community development challenges that were identified in the community survey and regional public forums and through secondary statistical research.*

Introduction and Methodology

The Committee asked the following questions in establishing goals and strategies and setting priorities:

- Is there a need for the action item identified in the forums, surveys, and secondary data?
- If so, what programs or activities are currently in place to serve these needs?
- Where are the remaining gaps?
- How should the gaps be addressed and through what funding source?

This process also involved a reconsideration of the philosophy and approach used by the Committee in the past for strategy and action plan development. In general, the Committee had been observing the overall principles established in the FY1994 CHAS and FY1995 Consolidated Plan, which included:

- Focusing on the findings from citizen participation efforts (public forms, community surveys, public comments);
- Allocating program dollars to their best use, with the recognition that nonprofits and communities vary in their capacities and that some organizations will require more assistance and resources;
- Recognizing that the private market is a viable resource to assist the state in achieving its housing and community development goals;
- Emphasizing flexibility in funding allocations, and de-emphasizing geographic targeting;
- Maintaining local decision making and allowing communities to tailor programs to best fit their needs;
- Leveraging and recycling resources, wherever possible; and,
- Understanding the broader context within which housing and community development actions are taken, particularly in deciding where to make housing and community development investments.

These principles were used to guide the development of the FY2000 strategic plan as well.

Introduction and Methodology

In the past, the responsibility for deciding how to allocate funds *geographically* has been at the agency level. The Committee has maintained this procedure, with the understanding that the program administrators are the most knowledgeable about where the greatest needs for the funds are located. Furthermore, the Committee understands that since housing and community development needs are not equally distributed, a broad geographic allocation could result in funds being directed away from their best use.

The Committee has, however, determined broad guidelines for priority setting. The Committee maintains the relative priorities of 1) income (with the greatest emphasis on the lowest income groups, earning less than 30 percent of the area median income) and 2) special needs populations. Although these priorities were established in earlier strategic planning sessions, they remain consistent with the areas of greatest need.

A priority of serving renter households was also included in earlier goal setting sessions. The Committee retains this priority for the FY2000 Plan, and in addition, includes owner-occupied households with low incomes and/or special needs. This reflects the Committee's intent to assist citizens and communities that are in need regardless of tenure. Please refer to the monitoring plan at the end of this section for more details on FY2000 funding priorities.

The resulting program year strategic plan and action items are detailed in following section, beginning with a summary of the housing and community development needs identified during the FY2000 Consolidated Planning process. The monitoring plan is integrated into the strategic plan and is summarized at the end of this section.

Housing and Community Development Needs

Summary Findings

Sections II-V of the FY2000 Consolidated Plan present findings from the community survey, regional public forums, and secondary statistical research. In sum, these data showed the following trends and implications:

- The lack of quality, affordable rental housing was the top community concern identified in the regional forums. Inadequate transportation systems and daycare (for both children and elderly) were also top concerns, in addition to the availability of jobs that pay a livable wage and offer benefits.
- The special needs populations that were targeted in the community survey reported the same top community concerns, although their needs were more pronounced. For example, seventy-five percent of the community survey respondents – many of whom were disabled or elderly – said that the availability of housing in their communities was a major or minor concern. The same percentage said that transportation to and from their place of work was a major problem.
- Future growth in the state's populations of elderly and youth should increase demand for multifamily housing, clustered single family housing, and assisted living complexes – especially those units with some level of affordability.
- As employment in the service industry grows and the manufacturing sector contracts, the need for jobs paying livable wages and offering benefits is likely to increase. Such changes in the employment base, especially in smaller areas, will affect the need for affordable housing and potentially place increased demands on community services.
- In general, the community development and housing challenges described above exist in both rural and urban counties throughout the state. However, counties in and surrounding the Indianapolis MSA tend to have higher incomes, lower unemployment rates, and in some cases, greater resources, and thus may be better positioned to manage these challenges, at least in the short term.

2000 Strategic Priorities and Action Items

The following table provides the 2000-2001 program year funding levels for each program. These resources will be allocated to address the identified housing and community development strategies and actions. Please see Appendix G for methods of distribution for each program, including matching dollar requirements and sources of such funds.

**Exhibit VI-1.
2000 Consolidated
Plan Funding,
by Program and
State Agency**

Source:
State of Indiana, 2000.

Agency	Allocation
Indiana Department of Commerce (CDBG)	\$36,563,000
Indiana Housing Finance Authority (HOME)	\$14,132,000
Indiana State Department of Health (HOPWA)	\$654,000
Indiana Family and Social Services Administration (ESG)	<u>\$1,741,000</u>
Total Funding	\$53,090,000

Each of the priorities identified, as well as the intended actions, are discussed in turn below. The goals, strategies, and action items are not ranked in order of importance, since it is the desire of the state to allow each region and locality to determine and address the most pressing needs it faces. Unless noted otherwise, the action items are assumed to be completed in program year 2000-01.

Five Year Goals

Seven top-level goals were established by the Committee for the FY2000 five year plan:

- Expand and preserve affordable rental housing opportunities.
- Enhance affordable homeownership opportunities.
- Promote livable communities and community redevelopment.
- Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.
- Strengthen and expand the state's continuum of care for persons who are homeless.
- Strengthen the safety net of housing and services for special needs groups.
- Enhance the local capacity for housing and community development.

2000 Strategic Priorities and Action Items

For each of the seven goals, strategies were established, and, for each strategy specific action items were developed. The effectiveness of the strategies will be monitored annually and modified, if necessary, to ensure that they continue to address the state's needs. The following section outlines the strategies and action plan in detail and as they relate to the seven goals of the five year action plan.

Strategies and Action Plan

Goal 1: Expand and preserve affordable rental housing opportunities.

As detailed in the Housing Market Analysis section of the report, there is currently a need for 152,000 housing units with rents or mortgages less than \$291 per month and 35,000 housing units with rents or mortgages less than \$486 per month. By 2004, an additional 35,000 units will be needed with payments less than \$572 per month. For most of Indiana's poorest citizens, affordable rental units will be the solution to meeting their housing needs. However, this depends on each individual household situation and housing preferences.

The *strategies* developed to accomplish Goal 1 include:

- Continue funding IHFA's Housing from Shelters to Homeownership program. This program utilizes CDBG and HOME dollars to fund activities ranging from emergency shelter development, to owner and rental housing rehabilitation and new construction, to homeownership counseling and down payment assistance. Units of local government, townships, public housing authorities, Community Housing Development Organizations (CHDOs) and nonprofit entities may all apply for funding. Preference is given to those projects that serve the lowest income citizens, although this program's scoring system considers a number of factors to ensure that dollars are allocated to the greatest needs.
 - Action Items to be Monitored: On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.

2000 Strategic Priorities and Action Items

- Continue using Rental Housing Tax Credits to develop affordable rental housing. Since the program's inception in 1986, IHFA has been active in allocating Rental Housing Tax Credits. IHFA recognizes the value of tax credits in providing the much needed development of affordable rental housing; the program has long been at the core of the agency's multifamily division activities. In 1999, IHFA approved allocations for more than 1,400 rental units in 31 affordable rental developments across the state. About 35 percent of the total units developed to date using tax credits serve extremely low income households; 70 percent are rented to very low and low income households.
 - Action Items to be Monitored: IHFA will also evaluate and report annually to the Committee on the ability of the Rental Housing Tax Credit program to serve the state's housing needs. IHFA will actively campaign for federal regulations that increase the amount of Rental Housing Tax Credits that states are allowed to allocate.
- Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
 - Action Items to be Monitored: The Consolidated Plan Coordinating Committee will assign a member to investigate the possibility of using TANF dollars for rental subsidies. The assessment of the feasibility of this strategy will be determined during the 2000-01 program year, and a recommendation for how to proceed will be made to the Committee. If the program were deemed to be feasible, implementation would be expected to occur between program years 2002-04.
- Continue to preserve existing Section 8 expiring use properties through IHFA's work as a HUD designated Participating Administrative Entity (PAE) to encourage property owners to remain in the Section 8 program. In addition, IHFA has responded to HUD's request for proposal to become a Section 8 Contract Administrator. If selected by HUD to provide Contract Administration for Project Based Rental Assistance (PBRA), IHFA will use this role to enhance the link between expiring use properties and project-based affordable rental units.
 - Action Items to be Monitored: A designated Consolidated Plan Committee member will report to the Committee on IHFA's accomplishments as a PAE (and, if applicable its work as a Section 8 Contract Administrator) on an annual basis.

2000 Strategic Priorities and Action Items

- Explore the development and use of State Rental Housing Tax Credits for affordable rental housing development.
 - Action Items to be Monitored: The Committee will assign a member to research the potential for establishing a State Rental Housing Tax Credit program, and report back with recommendations of how to pursue this strategy. The assessment of program feasibility will be conducted in the 2000-01 program year, and, if the Committee decides to move forward, the target date for program implementation would be during the 2003-05 program years.
- Continue the use of the Indiana Coalition on Housing and Homeless Issues' (ICHHI) "OTAG" program, which assists displaced Section 8 tenants to find new affordable rental units.
 - Action Items to be Monitored: The Committee will become better informed about this program and similar programs throughout the state. The Committee will use this strategy in conjunction with the continuing work of IHFA as a PAE, in an effort to ensure a holistic approach to preserving the affordable rental units currently provided by expiring use properties.

Goal 2: Enhance affordable homeownership opportunities.

As mentioned in Goal 1 above, there is currently a need for approximately 187,000 housing units for the extremely low and very low income citizens in the state (earning less than \$11,000 and \$20,000, respectively). Expansion of affordable rental housing programs, which is addressed in the strategies for Goal 1, will serve a portion of this need, especially for the very lowest income households.

Enhancing homeownership opportunities is another part of the solution. In fact, although the participants in the public forums ranked the need for affordable homeownership far lower than the need for affordable rentals, nearly 70 percent of the community survey respondents (many of whom have very low incomes) listed access to homeownership as a major or minor concern. If current trends continue, the private market is unlikely to provide much assistance to this segment of the market. The purchase of a newly constructed single-family home, based on the average valuation of housing units authorized in December 1999, would require an annual income of roughly \$40,000.

2000 Strategic Priorities and Action Items

The *strategies* developed to accomplish Goal 2 include:

- Continue to fund IHFA's Housing from Shelters to Homeownership program to provide affordable single family new construction and rehabilitation of existing units for resale.
 - Action Items to be Monitored: On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
- Continue IHFA's First Home program, which uses Mortgage Revenue Bonds and Mortgage Credit Certificates to provide interest rate subsidies and down payment assistance to low and very low income households for purchase of their first home. These programs leverage HOME funds to provide down payment assistance for buyers with the greatest needs.
 - Action Items to be Monitored: IHFA will evaluate and report annually to the Committee on the accomplishments of the First Home program in serving the state's lowest income populations who desire homeownership. IHFA will actively campaign for federal regulations that increase the amount of private activity bonds that states are allowed to issue.
- Explore the feasibility of establishing a statewide homebuyer counseling program.
 - Action Items to be Monitored: A designated Committee member will work with IHFA to evaluate the need for a homebuyer counseling program. If a need for such a program is identified, the Committee will assist IHFA in marketing the program to targeted populations, including dissemination of program materials at the Consolidated Plan regional forums and public hearings.
- Consider establishing a marketing campaign that promotes homeownership to the state's minority populations, specifically targeting African American and Hispanic homebuyers.

2000 Strategic Priorities and Action Items

- Action Items to be Monitored: IHFA will work to evaluate the feasibility of establishing such a marketing campaign. If the decision is made to move forward with these marketing efforts, the Committee will assist in dissemination of materials and integrate the information into the Consolidated Plan public outreach process.
- Continue using the Department of Commerce's (IDOC) Individual Savings/Development Account program. This program provides a three to one match by the state (up to \$900 per year) to families at 150 percent of the poverty level who are trying to save money for a down payment for themselves or a dependent.
 - Action Items to be Monitored: The Committee will support legislative action for continuation of the Individual Savings/Development Account program and campaign for its reauthorization. In addition, designated Committee members will evaluate the effectiveness of the program, including making administrative funds available for the community development corporations that participate in the program. The members will report to the Committee on opportunities for leveraging CDBG and HOME funds and/or programs to support the IDA. Where needs are identified (e.g., target areas in the state where participation is underutilized), the Committee will work with program administrators to fulfill such needs.

Goal 3: Promote livable communities and community redevelopment.

Citizens identified a number of community development concerns as detailed in the Housing and Community Development Needs section of the report. Transportation, daycare for children and elderly, and jobs that pay livable wages and provide benefits were consistently mentioned as priority community needs.

The Department of Commerce has recently taken a new approach to measuring the quality of life of the state's communities by employing a "livable communities" concept. IDOC defines livable communities as those that "actively and successfully serve the needs of their citizens; effectively connect people and places; and preserve, build upon, and invest in their economic, environmental, and human assets. To achieve this, livable communities plan and prepare for the future and form partnerships between the business, civic, government and not-for-profit sectors of the community." Thus, a livable community is one that encompasses, among other things, adequate transportation systems, good daycare services, and ample employment opportunities.

2000 Strategic Priorities and Action Items

Because community development issues are often interconnected – e.g., inadequate employment opportunities can affect the commute citizens must endure to find a job – the Committee chose to address the community development concerns through the promotion and creation of livable communities. The *strategies* developed to accomplish Goal 3 include:

- Continue funding IDOC's Community Focus Fund (CFF), which uses CDBG dollars for community development projects ranging from environmental infrastructure improvements to development of daycare and senior centers. In 1999, 76 communities received \$29 million funding through the CFF. Half of the communities used these dollars for infrastructure development projects: \$10.7 million funded sewer projects, \$5.2 million funded water projects, and \$2 million was used for storm water projects.
 - Action Items to be Monitored: IDOC will continue soliciting feedback from its grant recipients about the CFF program, including components of the program that could be modified to better meet the needs of Indiana's communities. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of communities.
- Expand knowledge of a referral network to programs that complement the CFF and provide funding leverage. Examples of such funding sources include: the Indiana Department of Transportation (IDOT) public transit programs; the Indiana Department of Workforce Development (DWD) vocational and technical education programs; and programs funded by HUD's SuperNOFA.
 - Action Items to be Monitored: The Consolidated Plan Coordinating Committee will designate one or two members to compile a list of programs from which communities might benefit, educate the Committee about such programs, and integrate these referrals into the regional forums and public hearings that are part of the annual Consolidated Planning process. In addition, the Committee will host a representative from IDOT to explain the rural transit program and a representative from DWD to explain the incumbent worker program. These individuals will be invited to participate in the regional forums; at the very least, materials about the programs will be disseminated as part of Consolidated Plan outreach efforts.

2000 Strategic Priorities and Action Items

- Continue funding IHFA's Housing from Shelters to Homeownership program, which provides funding for the entire continuum of housing needs of communities.
 - Action Items to be Monitored: On an annual basis, IHFA will evaluate the current funding allocation of the Housing from Shelters to Homeownership program by comparing the number of units produced or rehabilitated, and/or dollar amounts available for production or rehabilitation, with the housing needs identified in the Consolidated Plan, to the extent that a renter/owner needs breakdown is available. The number and types of applications for the program will also be analyzed, since this measure of demand is also an indicator of need. The results of the evaluation will be used to establish priorities and goals for the upcoming program year.
- Continue the use of the planning and community development components that are part of the Planning Grants and Foundations programs funded by CDBG and HOME dollars. These programs provide planning grants to units of local governments and CHDOs to conduct market feasibility studies and needs assessments, as well as (for CHDOs only) predevelopment loan funding. During 1999, \$2 million of CDBG funds were designated for planning grants, and \$400,000 of CDBG and HOME funds were allocated for needs assessments, feasibility studies, and predevelopment loan funding for CHDOs.
 - Action Items to be Monitored: The Committee will evaluate the need for planning grants and related studies for local governments and CHDOs and consider allocating more CDBG and HOME dollars to such programs if significant gaps in this type funding are identified.
- Continue including rehabilitation of existing structures as a scoring preference for applications for the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- Explore the feasibility of a statewide Fair Housing campaign.
 - Action Items to be Monitored: The Committee will work with IHFA to examine the need for a statewide Fair Housing campaign and consider accepting proposals for funding fair housing activities. The feasibility of the program will be researched in program year 2000-01, with a potential implementation during program year 2001-02.

2000 Strategic Priorities and Action Items

- Continue to promote and encourage energy efficiency through the Rental Housing Tax Credit and Housing from Shelters to Homeownership programs.
- Continue working to reduce the environmental hazards in housing, including lead based paint risks.
 - Action Items to be Monitored: The Committee will support a team effort between IACED and IHFA to provide training to grantees, particularly those conducting rehabilitation, about the hazards of lead based paint and safe work practices, if such an effort is deemed feasible.

Goal 4: Enhance employment development activities, particularly those that provide workforce development for low to moderate income citizens.

The Housing and Community Development Needs of the report discusses the needs for investment in the state's human capital. Specifically, a recent study by the Indiana Economic Development Council found that for every 100 high-skill job openings, only 65 applicants were qualified. The need for job training and education was also expressed in the community forums and surveys.

Along with the strategies to promote livable communities outlined in Goal 3, the state will:

- Continue the use of IDOC's Community Economic Development Fund (CEDF), which funds job training and infrastructure improvement in support of job creation for low to moderate income persons.
 - Action Items to be Monitored: IDOC will continue soliciting feedback from its grant recipients about the CEDF program, and continue to collect data on the number of jobs created from and beneficiaries of the CEDF program. This feedback will be compared to the community (especially employment) needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CEDF, including the scoring process, will be modified as needed to reflect the needs of communities.
- Explore using the CEDF to fund employer based skills training that is transferable.

2000 Strategic Priorities and Action Items

- Action Items to be Monitored: A designated Committee member or two will evaluate the feasibility of such a program and report back to the Committee with recommendations for using the CEDF for employer based skills training. The evaluation should include conversations with employers in the state's communities that are most in need of workforce development. The investigations into the feasibility of such a program will be done in the 2000-01 program year. Program implementation would be expected during 2001-02.
- Explore enhancing innovative employment and training opportunities, modeled after such programs that have been successful in the state.
 - A Committee member will investigate the feasibility of establishing similar employment and training opportunities in other areas throughout the state. The feasibility of such programs will be evaluated in 2000, with potential implementation between 2001-02.

Goal 5: Strengthen and expand the state's continuum of care for persons who are homeless.

As detailed in the Special Needs section of the report, between 60,000 and 80,000 citizens in the state are homeless at any one time. An additional 80,000 have avoided homelessness by moving in with friends or relatives. Between 140,000 and 180,000 households are currently at-risk of homelessness in the state because of their very low incomes and relatively high housing costs.

Most individuals who are homeless require a continuum of services or care, ranging from health care to temporary shelters to job training. The state has worked hard to integrate the continuum of care concept into program development, but development potential remains.

The *strategies* developed to accomplish Goal 5 include:

- Continue to submit an annual SuperNOFA application to fund continuum of care activities.
 - Action Items to be Monitored: The Committee will be responsible for ensuring that the State Continuum of Care application is submitted to HUD annually. This will be accomplished through the creation of the Continuum of Care Committee (CCC) to provide oversight and development of the application. In addition, the CCC will evaluate the ongoing effectiveness of the programs funded by the grant. The CCC is currently being established; potential members have been circulated to the Consolidated Plan Committee.

2000 Strategic Priorities and Action Items

- Encourage the formation of regional continuum of care consortia to coordinate continuum of care activities and provide guidance on specific needs.
 - Action Items to be Monitored: The Committee will work to establish a successful network of continuum of care providers for all identified regions in the state. This action item will be accomplished throughout the 2000 Continuum of Care application process.
- Continue statewide nonprofit training provided by ICHHI for SuperNOFA grant applications .
- Expand the funding available for shelter and transitional housing development in IHFA's Housing from Shelters to Homeownership program.
 - Action Items to be Monitored: IHFA will increase its goal during the calendar year for awarding funds for shelter and transitional housing through the Housing from Shelters to Homeownership program to \$3 million annually, from \$2.5 million currently.
- Explore the option of using Temporary Assistance to Needy Families (TANF) dollars to subsidize rental housing.
 - Action Items to be Monitored: The Consolidated Plan Coordinating Committee will assign a member to investigate the possibility of using TANF dollars for rental subsidies. The assessment of the feasibility of this strategy will be determined during the 2000-01 program year, and a recommendation for how to proceed will be made to the Committee. If the program were deemed to be feasible, implementation would be expected to occur between program years 2002-04.
- Continue to work to improve the Family and Social Service Administration's (FSSA's) Emergency Shelter Grant (ESG) applications and scoring process to emphasize continuum of care services.
 - Action Items to be Monitored: During 1999, FSSA worked with ICHHI to improve its ESG application to focus more on continuum of care components of shelter development and operation. FSSA will continue revisions of the application, if needed, to encourage shelter provider integration in continuum of care networks.

2000 Strategic Priorities and Action Items

- Review the organization of homeless and ESG functions; evaluate how to ensure a more coordinated approach between shelter funding and the Continuum of Care.
 - Action Items to be Monitored: Two designated Committee members will evaluate the current organization of homeless and ESG functions, particularly how they are integrated into complementary state programs and the Continuum of Care process. This action item is expected to occur between the 2000-02 program years.

Goal 6: Strengthen the safety net of housing and services for special needs groups.

Special needs groups, including the homeless, need a combination of housing and community services to ensure quality of life. Section V of the report discusses the needs of special needs populations, and estimates the gaps in both housing and community services by population. The state recognizes that the needs of these group range from an intensive, high level of services to very minor assistance, and that its programs must be flexible to accommodate all levels of need.

In addition to many of the strategies listed for Goal 5, the *strategies* developed to accomplish Goal 6 include:

- Enhance resources such as FSSA's Shelter Plus Care grants that provide rental assistance for persons who are homeless and difficult to serve (e.g., persons with mental illness or substance abuse).
 - Action Items to be Monitored: The Shelter Plus Care program will provide tenant based rental assistance, and will be administered through the Community Action Agency network in the state. The current funding level will provide 60 vouchers for 5 years. The Committee will work to increase the amount of available resources for better assisting the state's special needs populations that are most difficult to serve.
- Continue the Consumer Advisory Board (CAB) monitored by the Department of Health to receive input on the needs of the state's population living with HIV/AIDS.
 - Action Items to be Monitored: The AIDServe Consolidated Plan Committee member will report to the Committee annually on the feedback from the CAB, especially in relation to needs for which the HUD programs are available.
- Enhance technical assistance and planning activities of organizations serving special needs groups.

2000 Strategic Priorities and Action Items

- Action Items to be Monitored: AIDServe is planning to bring in a national organization to conduct technical assistance in its regions, as well as pursue a regional needs assessment. AIDServe will also coordinate at least a quarterly dissemination of technical assistance opportunities to the 12 care regional agencies and the CAB, and research and apply for grants that provide technical assistance opportunities for AIDS Service Organizations. Finally, AIDServe will increase the training for service providers through agency staff and the CAB members, particularly on outreach and programming for the housing needs of persons living with HIV/AIDS. These items are expected to take place during the 2000-02 program years.
- Continue IDOC's CFF funding for the development of health care facilities, public social service offices that work with special needs populations, and shelter workshop facilities, in addition to modifications to make facilities accessible to the disabled.
 - Action Items to be Monitored: IDOC will continue soliciting feedback from its grant recipients about the CFF program, particularly grantees that have used the program to fund facilities for special needs groups. This feedback will be compared to the community needs identified in the Consolidated Plan and, together, these measures will be used to evaluate the program annually, to ensure that program dollars are being allocated to their most productive use. Components of the CFF, including the scoring process, will be modified as needed to reflect the needs of special needs groups in communities.
- Continue to use HOPWA and Ryan White funding for tenant-based housing assistance, emergency assistance, and direct client support. During the 1998-99 HOPWA program year, 204 individuals and 160 HIV positive consumers received tenant based housing assistance; 248 individuals and 233 HIV positive consumers received emergency assistance; and 844 households received supportive services (consisting of food and nutrition, job training, transportation, childcare, and wellness programs).
 - Action Items to be Monitored: Using feedback its care regions, AIDServe and ISDH will evaluate the allocation of funds between these three program areas on an annual basis. AIDServe will adjust its program allocations to reflect the current needs of its care regions. Refer to Appendix G for more detail on the AIDServe allocation process.

2000 Strategic Priorities and Action Items

- Continue using IHFA's Housing from Shelters to Homeownership program for owner-occupied grant rehabilitation that can be used for home improvements that accommodate people with physical and developmental disabilities and the elderly.
 - Action Items to be Monitored: IHFA will evaluate and report annually to the Committee on the amount of funding and requests for funding from the Housing from Shelters to Homeownership program for grants for owner-occupied housing improvements, particularly those that assist special needs groups. IHFA will consider increasing the allocated funding in this area to the extent that the need for such dollars exceeds the current funding level.
- Explore the feasibility of a pilot home modification loan program that could also be used for physical adaptability.
 - Action Items to be Monitored: A designated Committee member will report on the feasibility of an owner-occupied home modification loan program to be considered by IHFA during 2000. If the program appears feasible, the Committee will explore assisting IHFA in expanding the program to non-entitlement areas or establishing its own program to serve these areas. The feasibility of the program will be evaluated in program years 2000-01, with a target period for implementation for 2002-04.
- Explore the Home Choice program sponsored by Fannie Mae that allows more flexible underwriting guidelines for homeownership.
 - Action Items to be Monitored: IHFA will submit an application to Fannie Mae during 2000 for participation in the Home Choice program. If IHFA is selected, the program will begin with a \$1 million pilot phase. If the program is deemed successful, the Committee will assist IHFA in broadening the program throughout the state.
- Improve the integration of the Consolidated Plan and Analysis of Impediments processes.
 - Action Items to be Monitored: The Committee will reexamine the current structure of the respective processes for completing the Consolidated Plan and Analysis of Impediments, including the communication between the Consolidated Plan Coordinating Committee and the Fair Housing Task Force. The Committee will work with the Fair Housing Subcommittee to ensure that the processes and reports are more integrated.

2000 Strategic Priorities and Action Items

- Research the need for a central and comprehensive information source of programs to assist the state's citizens, especially those with special needs.
 - Action Items to be Monitored: The Committee will examine the need for a statewide source of information on housing and community development programs available to citizens. If a need is determined, the Committee will work to establish such an information source, the type and scope of which will be determined through the research process. In addition, AIDServe will continue its efforts to establish an information source for consumers who are living with HIV/AIDS.
- Conduct a survey targeted to the state's migrant agricultural workers, to improve upon the data and knowledge about the housing and community development needs of this population.
 - Action Item to be Monitored: As part of the either the Consolidated Plan or Continuum of Care process, the Committee will administer a survey of the state's migrant farm worker population. The Committee will work with the Governor's Task Force on Migrant Farmworkers on information sharing and data collection, if feasible.

Goal 7: Enhance the local capacity for housing and community development.

The nonprofit community and local governments play a critical role as vehicles for the delivery of housing and community services, often with very limited funds. To continue to be effective in this role, the state recognizes that these entities require assistance with capacity building.

The *strategies* developed to accomplish Goal 7 include:

- Continue using CDBG funding for technical assistance, including accreditation and procurement training. Explore funding assistance specifically for environmental issues.
 - Action Items to be Monitored: IDOC will continue to solicit and evaluate feedback from its grant recipients about training needs, including a need for technical assistance with environmental issues. If a need is identified, an increase in the funding dedicated for a particular type of technical assistance will be considered.

2000 Strategic Priorities and Action Items

- Continue providing funding for training and technical assistance in the pre-and post-application process for IHFA's programs. Also continue providing CHDO training and capacity building activities through the CHDO Works program.
 - Action Items to be Monitored: IHFA will continually evaluate the need for both training and technical assistance. If a need is supported, IHFA will continue to fund the programs to the extent allowed by the requirements of the funding source.
- Continue providing HOPWA training and technical assistance sponsored by AIDServe and ISDH.
 - Action Items to be Monitored: AIDServe is planning to bring in a national organization to conduct technical assistance in its regions, as well as pursue a regional needs assessment. AIDServe will also coordinate at least a quarterly dissemination of technical assistance opportunities to the 12 care regional agencies and the CAB, and research and apply for grants that provide technical assistance opportunities for AIDS Service Organizations. Finally, AIDServe will increase the training for service providers through agency staff and the CAB members, particularly on outreach and programming for the housing needs of persons living with HIV/AIDS.
- Continue the statewide forum on grant applications sponsored by FSSA.
- Continue the technical assistance provided by the Indiana Technical Assistance Consortium.
 - Action Items to be Monitored: Currently, IACED, ICHHI, and Rural Opportunities, Incorporated (ROI) form the Indiana Technical Assistance Consortium, which provides training, direct technical assistance, and capacity building funding to CHDOs. The Consortium will provide the Committee with feedback from the training sessions, in an effort to better evaluate the continued training needs of CHDOs.
- Explore working with the Indiana Grantmakers Alliance to enhance their grant writing course, especially for applicants for Continuum of Care funding.

2000 Strategic Priorities and Action Items

- Action Items to be Monitored: A Committee representative will learn about and educate the Committee on the Donor Alliance program, particularly about how it might be used to enhance the technical assistance needed by Continuum of Care applicants.
- Explore providing more direct training for ESG grantees.
 - Action Items to be Monitored: The ESG Committee representative will evaluate if grantees require additional training and technical assistance, and, if so, establish a training program based on those provided for the other HUD programs.
- Explore the creation of a core operating fund for not-for-profits.
 - Action Items to be Monitored: A team of Committee members will explore the feasibility of establishing a core operating fund (separate from those dollars currently provided by IHFA) for not-for-profit entities in the state that provide housing and community development services to the state's low income and special needs populations. This item is expected to be accomplished between years 2001 and 2003; the Committee will report on its progress annually.
- Explore the creation of a "training catalogue" for potential grantees that could be distributed at the Consolidated Plan regional forums.
 - Action Items to be Monitored: A Committee member will evaluate if there is a current comprehensive listing of the training and technical assistance opportunities available to localities and nonprofits in the state. If not, the Committee will consider establishing such an information source. The Committee will also market the economic development "Toolbox" developed between IDOC and Ball State University during Consolidated Plan outreach activities.

2000 Strategic Priorities and Action Items

Institutional Structure

Many firms, individuals, agencies and other organizations are involved in the provision of housing in the state. Some of the key organizations within the public, private and not-for-profit sector are discussed below.

Public Sector. Federal, state and local governments are all active in housing policy. At the federal level, two primary agencies exist in Indiana to provide housing: the U.S. Department of Housing and Urban Development (HUD) and Rural Economic Community Development (RECD). HUD provides funds statewide for a variety of housing programs. RECD operates mostly in non-metropolitan areas and provides a variety of direct and guaranteed loan and grant programs for housing and community development purposes.

In addition to these entities, other federal agencies with human service components also help assist with housing, although housing delivery may not be their primary purpose. For example, both the Department of Health and Human Services and the Department of Energy provide funds for the weatherization of homes. Components of the McKinney program for homeless assistance are administered by agencies other than HUD.

At the state level, the Indiana Housing Finance Authority (IHFA) is the lead agency for housing in the state. It coordinates the Mortgage Revenue Bond (MRB) and the Mortgage Credit Certificates (MCC) first time homebuyer programs through its First Home program, administers the state's allocation of Rental Housing Tax Credits, and is responsible for the non-entitlement CDBG dollars dedicated to housing, the Indiana Low Income Housing Trust Fund, and non participating jurisdiction HOME monies. In addition, IHFA serves as a HUD designated Participating Administrative Entity for expiring use contracts, and has applied to be an approved contract administrator of project-based Section 8 contracts.

The Indiana Family and Social Services Administration administers the Emergency Shelter Grant programs and coordinates the state's tenant-based Section 8 program through a contract with community action agencies. It also administers the Medicaid CHOICE program, the child care voucher program, and other social service initiatives, and is the lead agency over state institutions and other licensed residential facilities. FSSA is the focal point for policies that integrate housing with the provision of social services.

2000 Strategic Priorities and Action Items

The Indiana Department of Commerce is the main agency involved in community and economic development and related programs. It administers the state's CDBG program, a portion of which has been designated for affordable housing purposes since 1989. IDOC also administers the Neighborhood Assistance Program.

The Indiana Department of Health coordinates the state's programs relating to persons living with HIV/AIDS, including administering a HOPWA grant. It also administers the state's blood screening program for lead levels in children.

Other state agencies that are involved in housing issues include the Indiana Civil Rights Commission through Fair Housing enforcement, the Indiana Division of Historic Preservation and Archaeology, Indiana Department of Workforce Development and Indiana Department of Corrections.

Communities throughout Indiana are involved in housing to greater or lesser degrees. Entitlement cities and participating jurisdictions are generally among the most active as they have direct resources for housing and community development.

Private Sector. A number of private sector organizations are involved in housing policy. On an association level, Indiana Realtors Association, Indiana Homebuilders Association, Indiana Mortgage Bankers Association and other organizations provide input into housing policy. Private lending institutions are primarily involved in providing mortgage lending and other real estate financing to the housing industry. Several banks are also active participants in IHFA's First Home program. The Federal Home Loan Bank (FHLB) and its member banks in Indiana provide mortgage lending as well as participate in FHLB's Affordable Housing Program.

The private sector is largely able to satisfy the demands for market rate housing throughout the state. In some communities undergoing rapid growth, the private sector maybe slow to respond to demand, due to the lack of available resources (e.g., capital, construction labor). It is difficult for the private market to respond to the housing needs of the state's lowest income population without some type of public subsidy.

Not-for-Profit Sector. Many not-for-profit organizations or quasi-governmental agencies are putting together affordable housing projects and gaining valuable experience in addressing housing needs on a local level.

The state now has 77 organizations certified as Community Housing Development Organization (CHDOs) – a marked increase from the 39 that were reportedly certified at the time the last five year Plan was written.

2000 Strategic Priorities and Action Items

Community action agencies administer the Section 8 program under contract to FSSA. Most of the state's 24 community action agencies also administer weatherization and energy assistance programs.

The number of community development corporations is also increasing with many more focused on housing issues. Several organizations are sponsoring small scale rehabilitation programs, acquiring vacant homes for renovation and making them available for lower income households under a lease-to-purchase program. Despite progress, many community based not-for-profits tend to be concentrated in urban areas. A regional approach is often needed to address the housing needs in rural areas.

Public housing authorities exist in the major metropolitan areas and in small to medium sized communities throughout the state. These entities now can apply for HOME monies directly through IHFA's Housing from Shelters to Homeownership program.

Many not-for-profit organizations have become more actively engaged in delivering social services. Community mental health centers, religious and fraternal organizations and others provide support in the form of counseling, food pantries, clothing, emergency assistance, and other activities. Organizations such as Habitat for Humanity and Christmas in April are very active in affordable housing development and rehabilitation. The state's 16 Area Agencies on Aging have also become more involved in housing issues for seniors.

Overcoming Gaps. Several gaps exist in the above housing and community development delivery system, especially for meeting the need for affordable housing. The primary gaps include:

- Lack of coordination and communication. Many social service providers, local business leaders and citizens expressed frustration about not knowing what programs were available and how to access those programs. Without full knowledge of available programs, it is difficult for some communities to know where to start to address their housing needs.
- Lack of capacity for not-for-profits to accomplish community needs. In many communities, the nonprofits are the primary institutions responsible the delivery of housing and community development programs. These organizations function with limited resources, and seldom receive funding designated for administrative activities.

Many of the strategies and actions presented in the previous two chapters are designed to address the gaps noted above. Specific initiatives include expanded training and technical assistance for nonprofits and local governments, strengthening coordination

2000 Strategic Priorities and Action Items

and communication through the development of resource materials, and offering program dollars for affordable housing and community development.

Barriers to Affordable Housing. See the Housing Market Analysis section of the report for a discussion of barriers to affordable housing.

Lead-based Paint Hazards. See the Housing Market Analysis section of the report for a discussion of lead based paint hazards and related programs and policies.

Anti-poverty Strategy

The State of Indiana does not yet have a formally adopted, statewide anti-poverty strategy. In a holistic sense, the entirety of Indiana's Consolidated Plan strategy and action plan is anti-poverty related because a stable living environment is also a service delivery platform. However, many of the strategies developed for the FY2000 five year plan (specifically goals 3 and 4) directly assist individuals who are living in poverty.

Indiana has a history of aggressively pursuing job creation through economic development efforts at the state and local levels. This emphasis on creating employment opportunities is central to a strategy to reduce poverty by providing households below the poverty level with a means of gaining sustainable employment.

Other efforts are also needed to combat poverty. Many of the strategies outlined in the Consolidated Plan are directed at providing services and shelter to those in need. Once a person has some stability in a housing situation it becomes easier to address related issues of poverty and provide resources such as child care, transportation and job training to enable individuals to enter the workforce. Indiana's community action agencies are frontline anti-poverty service providers. They work in close cooperation with state agencies to administer a variety of state and federal programs.

Education and skill development is an important aspect of reducing poverty. Investment in workforce development programs and facilities is an important step to break the cycle of poverty. Finally, there continue to be social and cultural barriers that keep people in poverty. Efforts to eliminate discrimination in all settings are important. In some cases, subsidized housing programs are vital to ensure that citizens have a safe and secure place to live.

Obstacles to Meeting Needs

The Committee faces a number of obstacles in meeting the needs outlined in the FY2000 Consolidated Plan:

2000 Strategic Priorities and Action Items

- The housing and community needs are difficult to measure and quantify on a statewide level. The Consolidated Plan uses both qualitative and quantitative data to assess statewide needs. However, it is difficult to reach all areas of the state in one year, and the most recent data measures in some cases are a few years old. Although the Committee makes a concerted effort to receive as much input and retrieve the best data as possible, it is difficult to quantify needs on the local level. Therefore, the Committee must also rely on the number and types of applications as a measure of housing and community needs.
- The ability of certain program dollars to reach citizens is limited by the requirement that applications for funding must come from units of local government or nonprofit entities. Thus, if these entities do not perceive a significant need in their communities they may not apply for funding.
- Finally, limitations on financial resources and internal capacities at all levels can make it difficult for the state to fulfill the housing and community development needs of its communities.

Strategies and Resources Matrix

Pursuant to Section 90.320 (b) of the Consolidated Plan regulations, Exhibit VI-4 on the following page integrates the state's Consolidated Plan resources with the action plan.

HUD regulations also require the state to enumerate the expected number of households and persons to be served with Consolidated Plan funds. The 1995 Consolidated Plan reintroduced estimates of persons and households to be served first introduced in the 1994 CHAS. New estimates of expected number of households served were developed using the 1994 CHAS numbers as a baseline. The baseline figures were increased in proportion to the increase in Consolidated Plan funding over the 1999 funding level. Those estimates are shown in Exhibit VI-5.

Exhibit VI-4.
Strategy and Resources Matrix

FY2000 Five Year Plan Goals	Consolidated Plan Programs				
	CDBG	ESG	HOME	HOPWA	
1. Expand and preserve affordable rental housing opportunities	X		X	X	
2. Enhance affordable homeownership opportunities	X		X		
3. Promote livable communities and community redevelopment	X		X		
4. Enhance employment development activities, particularly workforce development	X				
5. Strengthen and expand the state's continuum of care	X	X	X	X	
6. Strengthen the safety net of housing and services for special needs groups	X	X	X	X	
7. Enhance the local capacity for housing and community development	X	X	X	X	

Source: BBC Research & Consulting and The Keys Group, from the Consolidated Plan Coordinating Committee.

Exhibit VI-5.**Expected Number of Persons to be Assisted with Housing Needs**

Note: In each case the total number of persons served is increased by 1.2 percent to reflect the total increase in Consolidated Plan funding over 1999 funding levels.

Source: BBC Research & Consulting.

Income Groups	Renters	Owners	Homeless	Other Special Needs	Total
Very Low Income (0 to 30% of MFI)	2,905	196	13,303	76	16,481
Very Low Income (31% to 50% of MFI)	2,764	1,135	0	76	3,975
Other Low Income (51% to 80% of MFI)	4,107	3,834	0	0	7,940
Total Low Income	9,776	5,165	13,303	153	28,397

2000 Strategic Priorities and Action Items

It is important to note that the baseline estimates are speculative and largely dependent on historical program volumes. Enumerating the expected number of households to be served is difficult for many reasons, including:

- The demand for certain programs varies with general macroeconomic conditions. For example, the number of persons needing job training is likely to be greater in an economic downturn when unemployment is high.
- The volume of grant applications is variable from year to year. The number of applications for grant funding is also likely to vary with the business cycle.
- Much of Indiana's strategy and action plan is based on empowering and enabling third parties. Thus, it is difficult to measure the impact of the programs without the benefit of being the direct service provider.

Monitoring

The Consolidated Plan Coordinating Committee's detailed monitoring plan is integrated into the strategy and action items portion of this section (see the "Action Items" following each strategy). The following exhibit quantifies the overall monitoring plan in terms of dollar amounts and measurable benchmarks. A table of more detailed priority needs for housing and community development allocations in the 2000 program year supplements this information.

The Consolidated Plan identifies the areas of greatest need for the state (and nonentitlement areas) in general, and this information is used to guide the funding priorities for each program year. However, the Plan is unable to quantify specific needs on the local level. For local needs, the Committee relies on the information presented in the funding applications.

The following projected dollar allocations and benchmarks are based on historical needs and funding allocations. These amounts are *not* a guarantee of funding allocations for the 2000 program year. The state's funding process is application driven; thus, program year funding ultimately depends on the types of needs identified by potential grantees in their applications. Therefore, the following exhibits show what the funding allocation is expected to be *if the applications for funding received during the current program year closely resemble those received in past years.*

Exhibit VI-6.

Monitoring Plan

Target Allocations and Benchmarks, Program Year 2000

Program/Funding Source	Historical Funding Allocations			2000 Benchmarks
	Dollars	Percent	% of Funding	
Community Focus Fund (CDBG) (1)				
Acquisition	\$ 450,000	2%	2%	
Children's Services / Daycare Centers / Youth Centers	\$ 1,406,416	5%	5%	
Community Centers / Family Service Centers	\$ 2,659,750	10%	10%	
Senior Centers	\$ 400,000	1%	1%	
Fire Stations / Equipment	\$ 1,678,364	6%	6%	
Library / Lifelong Learning Center	\$ 845,000	3%	3%	
Community Redevelopment	\$ 1,999,533	7%	7%	
Affordable Housing Infrastructure	\$ 1,514,045	6%	6%	
Water and Sewer Infrastructure	\$ 16,542,499	60%	60%	
Total	\$ 27,495,607	100%	100%	
Community Economic Development Fund (CDBG)				
Community Development Activities	\$ 2,807,321	100%	100%	
Total				100%
Planning Grants (CDBG)				
Water and Sewer Infrastructure	\$ 751,030	67%	67%	
Historic Rehabilitation / Preservation	\$ 64,400	6%	6%	
Senior Centers / Community Centers / Trails	\$ 69,800	6%	6%	
Master Planning / Strategic Planning	\$ 243,413	22%	22%	
Total	\$ 1,128,643	100%	100%	
Technical Assistance (CDBG)				
	\$ 164,324	100%	100%	
Total				100%

Program/Funding Source	Historical Funding Allocations	2000 Benchmarks
Foundations (IHFA - CDBG)		
Housing Needs Assessments	(1)	Proposed Allocation
Site-Specific Feasibility Studies		\$200,000
		4%
		\$100,000
		2%
		\$100,000
		2%
Housing from Shelters to Homeownership (IHFA - CDBG)		
Emergency Shelters Rehabilitation/New Construction	(1)	\$4,800,000
Youth Shelters Rehabilitation/New Construction		\$500,000
Transitional Housing Rehabilitation		\$500,000
Migrant/Seasonal Farmworker Housing Rehabilitation/New Construction		\$500,000
Rental Rehabilitation		\$750,000
Owner-Occupied Rehabilitation		\$2,050,000
		96%
		10%
		10%
		10%
		15%
		41%
Total IHFA - CDBG	(1)	\$5,000,000
		100%
Foundations (IHFA - HOME)		
CHDO Pre-development Loans	(1)	Proposed Allocation
		\$200,000
		1%
Housing from Shelters to Homeownership (IHFA - HOME)		
Transitional Housing Rehabilitation/New Construction	(1)	\$7,218,800
Rental Rehabilitation/New Construction		\$1,500,000
Lease-Purchase Rehabilitation/New Construction		\$2,000,000
Homebuyer Rehabilitation/New Construction		\$1,000,000
Owner-Occupied Rehabilitation		\$1,000,000
Homeownership Counseling/Downpayment Assistance		\$1,000,000
		\$718,800
		51%
		11%
		14%
		7%
		7%
		7%
		5%
CHDO Works	(1)	\$500,000
HOME/RHTC	(1)	\$1,250,000
First Home	(1)	\$3,300,000
HOME/501c3 Bonds	(1)	\$250,000
Administration	(1)	\$1,413,200
		4%
		9%
		23%
		2%
		10%
Total IHFA - HOME	(1)	\$14,132,000
		100%

Program/Funding Source

Historical Funding Allocations

2000 Benchmarks

				Persons Assisted HIV+ Consumers	Individuals	
HOPWA						
Tenant Based Rental Assistance	\$	294,430	46%		204	160
Emergency Financial Assistance	\$	92,028	14%		248	233
Supportive Services	\$	47,920	8%		844	n/a
Housing Information	\$	23,098	4%		n/a	n/a
Operating Costs for Housing	\$	4,500	1%		n/a	n/a
Resource Identification	\$	1,000	0%		n/a	n/a
Development	\$	1,393	0%		n/a	n/a
Administration	\$	63,600	10%		n/a	n/a
Technical Assistance, Capacity Building	\$	108,031	17%		n/a	n/a
Total	\$	636,000	100%		1,296	393
Emergency Shelter Grants (ESG)						
Essential Services	\$	338,500	20%			
Shelter Operations	\$	1,244,789	72%			
Homeless Prevention	\$	140,711	8%			
	\$	1,724,000	100%		2,672	42,352
Grant Administration	\$	84,000	48%		n/a	n/a
Services for Children in Homeless Shelters	\$	90,000	52%		n/a	n/a
	\$	174,000	100%		2,672	42,352

(1) Refer to the IHFA Allocation Plan in Appendix G for FY98 and FY99 funding allocations.

Appendix A:

List of Key People

Indiana's 2000 Consolidated Plan was a collaborative project. The Indiana Department of Commerce and the Indiana Housing Finance Authority were responsible for overseeing the coordination and development of the plan. The Indiana Family and Social Services Administration (FSSA) and the Indiana State Department of Health (ISDH), along with its grant administrator AIDServe Indiana, assisted in development of the Plan.

The Consolidated Plan Coordinating Committee included representatives from the organizations listed above as well as individuals from the Indiana Coalition on Housing and Homeless Issues (ICHHI), the Indiana Association for Community Economic Development (IACED), the Indiana Rural Development Council (IRDC), the Indiana Civil Rights Commission, the U.S. Department of Agriculture Rural Development, Rural Opportunities Incorporated (ROI), Local Initiative Support Corporation (LISC) of Indianapolis, and the U.S. Department of Housing and Urban Development. A list of the key people involved in the development of the plan follows.

Michelle Bartz	Larry Harris
John Beeson	Lisbeth Lockwood
Kelly Boe	Chuck Martindale
Charles Boyle	Paul Newman
Keith Broadnax	Sheryl Sharpe
Larry Buckel	Martha Sheets
Wendy Dant	Patrick Taylor
John Dorgan	Christie Gillespie Williams
Susie Harmless	

In addition to these key players in development of the Plan, more than 400 citizens participated in the planning process by responding to a community survey, attending regional public forums, or submitting written comments to the Consolidated Plan Coordinating Committee. Their input was very welcome and their thoughts much appreciated.

Appendix B: Consolidated Plan Certifications

This appendix contains the Consolidated Plan certifications and the Form SF-424, Application for Federal Assistance. Each certification and form has been signed by a representative of the agency responsible for administering the funding. The Indiana Department of Commerce administers CDBG funds; the Indiana Housing and Finance Authority administers HOME funds; the Indiana State Department of Health administers HOPWA funds; and the Indiana Family and Social Services Administration administers ESG funds.

Certifications available upon request:

State of Indiana
Department of Commerce
One North Capital Avenue, Suite 600
Indianapolis, IN 46204
(317) 232-8831

Appendix B: Consolidated Plan Certifications

Application for Federal Assistance

OMB Approval No. 0348-0043

1. Type of Submission Application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. Date Submitted 5/15/2000	Applicant Identifier
		3. Date Received by State	State Application Identifier
		4. Date Received by Federal Agency	Federal Identifier

5. Applicant Information Legal Name State of Indiana Address (give city, county, State, and zip code) One North Capitol Avenue, Suite 700 Indianapolis, Indiana 46204		Organizational Unit Indiana Department of Commerce Name, telephone number, and facsimile number of the person to be contacted on matters involving this application (give area codes) Mr. Charles R. Martindale (317) 232-8801
---	--	--

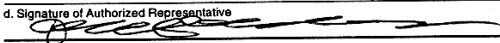
6. Employer Identification Number (EIN) 35-6000158	7. Type of Applicant (enter appropriate letter in box) A A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Non-profit O. Public Housing Agency P. Other (Specify)
--	---

8. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify)	9. Name of Federal Agency US Department of Housing & Urban Development 11. Descriptive Title of Applicant's Project State Community Development Block Grant Program
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10. Catalog of Federal Domestic Assistance Number Title 14-228 State Administered CDBG Program	12. Areas Affected by Project (cities, counties, States, etc.) Small Cities, Counties & Towns in the State of Indiana
--	--

13. Proposed Project Start Date: 06/01/00 Ending Date: 05/30/01	14. Congressional Districts of a. Applicant: #10 b. Project: 1 through 10 (all)
--	--

15. Estimated Funding Use form HUD-424-M (Matrix) <table> <tr><td>a. Federal</td><td>\$ 36,563,000</td><td>.00</td></tr> <tr><td>b. Applicant</td><td>\$</td><td>.00</td></tr> <tr><td>c. State</td><td>\$</td><td>.00</td></tr> <tr><td>d. Local</td><td>\$</td><td>.00</td></tr> <tr><td>e. Other</td><td>\$</td><td>.00</td></tr> <tr><td>f. Program Income</td><td>\$</td><td>.00</td></tr> <tr><td>g. Total</td><td>\$ 36,563,000</td><td>.00</td></tr> </table>	a. Federal	\$ 36,563,000	.00	b. Applicant	\$.00	c. State	\$.00	d. Local	\$.00	e. Other	\$.00	f. Program Income	\$.00	g. Total	\$ 36,563,000	.00	16. Is Application Subject to Review by State Executive Order 12372 Process? a. Yes This preapplication/application was made available to the State Executive Order 12372 Process for review on Date: _____ b. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372 or <input type="checkbox"/> Program has not been selected by State for review. 17. Is the Applicant Delinquent on Any Federal Debt? <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation <input type="checkbox"/> No
a. Federal	\$ 36,563,000	.00																				
b. Applicant	\$.00																				
c. State	\$.00																				
d. Local	\$.00																				
e. Other	\$.00																				
f. Program Income	\$.00																				
g. Total	\$ 36,563,000	.00																				

18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.		
a. Typed Name of Authorized Representative Thomas F. McKenna	b. Title Executive Director	c. Telephone Number (317) 232-8806
d. Signature of Authorized Representative 		e. Date Signed 5/15/00

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form SF-424 (4/92)
Prescribed by OMB Circular A-102

Appendix B: Consolidated Plan Certifications

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

Appendix B: Consolidated Plan Certifications

- (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- 7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the State's knowledge and belief:

- 1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

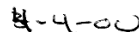
Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official



Date

Executive Director

Title

Appendix B:

Consolidated Plan Certifications

Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 199_ , __, and __. (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

Appendix B: Consolidated Plan Certifications

3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.


It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

4-7-00
Date

Executive Director
Title

Appendix B:

Consolidated Plan Certifications

Specific CDBG Certifications

The State certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 199_, __, and __. (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

Appendix B: Consolidated Plan Certifications

Application for Federal Assistance

OMB Approval No. 0348-0043

1. Type of Submission Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. Date Submitted March 21, 2000	Applicant Identifier 2000 HOME Investment Partnerships
		3. Date Received by State	State Application Identifier
		4. Date Received by Federal Agency	Federal Identifier

5. Applicant Information Legal Name Indiana Housing Finance Authority Address (give city, county, State, and zip code) 115 W. Washington St. Suite 1350 South Tower Indianapolis, IN 46204-3413 Marion County, IN		Organizational Unit Community Development Department Name, telephone number, and facsimile number of the person to be contacted on matters involving this application (give area codes) Kimberly A. Green Phone: (317) 232-7777 Fax: (317) 232-7778
--	--	--

6. Employer Identification Number (EIN) 35-1485172	7. Type of Applicant (enter appropriate letter in box) A A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Non-profit O. Public Housing Agency P. Other (Specify)
--	---

8. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify)	9. Name of Federal Agency Department of Housing and Urban Development
---	---

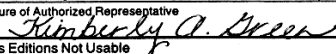
10. Catalog of Federal Domestic Assistance Number Title 14-239	11. Descriptive Title of Applicant's Project 2000 HOME Investment Partnerships Program Activities for the State of Indiana
--	---

12. Areas Affected by Project (cities, counties, States, etc.) State of Indiana	
---	--

13. Proposed Project Start Date 7/1/00 Ending Date 6/30/01		14. Congressional Districts of a. Applicant 1-6 b. Project 1-6	
--	--	--	--

15. Estimated Funding Use form HUD-424-M (Matrix)		16. Is Application Subject to Review by State Executive Order 12372 Process?	
a. Federal	\$ 14,132,000 .00	a. Yes This preapplication/application was made available to the State Executive Order 12372 Process for review on Date:	
b. Applicant	\$.00	b. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372	
c. State	\$.00	or <input type="checkbox"/> Program has not been selected by State for review.	
d. Local	\$.00	17. Is the Applicant Delinquent on Any Federal Debt?	
e. Other	\$.00	<input type="checkbox"/> Yes If "Yes," explain below or attach an explanation <input checked="" type="checkbox"/> No	
f. Program Income	\$ 500,000 .00		
g. Total	\$.00		

18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.

a. Typed Name of Authorized Representative Kimberly A. Green	b. Title Executive Director	c. Telephone Number (317) 232-7777
d. Signature of Authorized Representative 		e. Date Signed 3/21/00

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form SF-424 (4/92)
Prescribed by OMB Circular A-102

Appendix B: Consolidated Plan Certifications

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Appropriate Financial Assistance -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

Date

Kimberly A. Green, Executive Director

Title

Appendix B: Consolidated Plan Certifications

Application for Federal Assistance

OMB Approval No. 0348-0043

1. Type of Submission Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction Preapplication <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		2. Date Submitted 2/18/00	Applicant Identifier 3610/147300
3. Date Received by State		State Application Identifier	
4. Date Received by Federal Agency		Federal Identifier	
5. Applicant Information			
Legal Name Indiana State Department of Health		Organizational Unit Division of HIV/STD	
Address (give city, county, State, and zip code) 2 North Meridian Street Indianapolis, IN 46204		Name, telephone number, and facsimile number of the person to be contacted on matters involving this application (give area codes) Lori Phillips - Programmatic (317) 233-7464 Linda Brown - Fiscal (317) 233-7113	
6. Employer Identification Number (EIN) 35-6000158		7. Type of Applicant (enter appropriate letter in box) A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Non-profit O. Public Housing Agency P. Other (Specify) A	
8. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) <input type="checkbox"/> <input type="checkbox"/> A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify)		9. Name of Federal Agency U.S. Housing and Urban Development	
10. Catalog of Federal Domestic Assistance Number Title 14-241		11. Descriptive Title of Applicant's Project Housing Opportunities for Persons w/Aids	
12. Areas Affected by Project (cities, counties, States, etc.) State of Indiana			
13. Proposed Project Start Date 7/1/00 Ending Date 6/30/01		14. Congressional Districts of a. Applicant Tenth b. Project Statewide	
15. Estimated Funding Use form HUD-424-M (Matrix)		16. Is Application Subject to Review by State Executive Order 12372 Process? a. Yes This preapplication/application was made available to the State Executive Order 12372 Process for review on Date: _____ b. No <input checked="" type="checkbox"/> Program is not covered by E.O. 12372 or <input type="checkbox"/> Program has not been selected by State for review.	
a. Federal \$ 654,000.00		17. Is the Applicant Delinquent on Any Federal Debt? <input type="checkbox"/> Yes If "Yes," explain below or attach an explanation <input checked="" type="checkbox"/> No	
b. Applicant \$.00			
c. State \$.00			
d. Local \$.00			
e. Other \$.00			
f. Program Income \$.00			
g. Total \$ 654,000.00			
18. To the best of my knowledge and belief, all data in this application/preapplication are true and correct, the document has been duly authorized by the governing body of the applicant and the applicant will comply with the attached assurances if the assistance is awarded.			
a. Typed Name of Authorized Representative D. Peter Maniago		b. Title Assistant Commissioner Operational Services	
c. Telephone Number (317) 233-7102		e. Date Signed 2-17-00	
d. Signature of Authorized Representative <i>D. Peter Maniago</i>			

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form SF-424 (4/92)
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Appendix B: Consolidated Plan Certifications

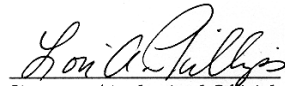
HOPWA Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/ Authorized Official
Lori A. Phillips

Date 3/8/00

Director, Division of HIV/STD
Title

Appendix B: Consolidated Plan Certifications

APPLICATION FOR FEDERAL ASSISTANCE		OMB Approval No. 0348-0043	
1. TYPE OF SUBMISSION: <input type="checkbox"/> Application <input checked="" type="checkbox"/> Preapplication <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		2. DATE SUBMITTED 3/22/00	Applicant Identifier
3. DATE RECEIVED BY STATE		State Application Identifier	
4. DATE RECEIVED BY FEDERAL AGENCY		Federal Identifier	
5. APPLICANT INFORMATION			
Legal Name: STATE OF INDIANA		Organizational Unit: DIVISION OF FAMILY & CHILDREN- HOUSING & COMMUNITY SERVICES SECTION	
Address (give city, county, State, and zip code): 402 W. WASHINGTON STREET RM. W 381 P.O. BOX 6116 INDIANAPOLIS, IN 46206		Name and telephone number of person to be contacted on matters involving this application (give area code): JOHN BEESON, ESG SPECIALIST (317) 232-7079 (FAX) (317) 232-7117	
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 35-6000158		7. TYPE OF APPLICANT: (enter appropriate letter in box) A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School Dist. I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Other (Specify) _____	
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es): A. Increase Award B. Decrease Award C. Increase Duration D. Decrease Duration Other (specify): _____		9. NAME OF FEDERAL AGENCY: U.S. DEPT. OF HOUSING AND URBAN DEVELOPMENT	
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: 14-234 TITLE: EMERGENCY SHELTER GRANT PROGRAM		11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: EMERGENCY SHELTER GRANT	
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): STATE OF INDIANA			
13. PROPOSED PROJECT Start Date: 7/1/00 Ending Date: 6/30/01		14. CONGRESSIONAL DISTRICTS OF: a. Applicant: 10 b. Project: 1-10 (STATEWIDE)	
15. ESTIMATED FUNDING:		16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?	
a. Federal	\$ 1,741,000	a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON: DATE _____	
b. Applicant	\$ _____	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
c. State	\$ _____	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT? <input type="checkbox"/> Yes If "Yes," attach an explanation. <input checked="" type="checkbox"/> No	
d. Local	\$ _____		
e. Other	\$ 1,741,000		
f. Program income	\$ _____		
g. TOTAL	\$ 3,482,000		
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT, THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.			
a. Type Name of Authorized Representative JAMES M. HMUROVICH	b. Title DIRECTOR	c. Telephone Number (317) 232-4705	d. Signature James M. Hmurovich / JPH
e. Date Signed 3/23/00		Standard Form 424 (Rev. 7-97) Prescribed by OMB Circular A-102	

Appendix B: Consolidated Plan Certifications

ESG Certifications

The State seeking funds under the Emergency Shelter Program (ESG) certifies that it will ensure that its recipients of ESG funds comply with the following requirements:

Major rehabilitation/conversion -- In the case of major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the rehabilitation is not major, the recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

Essential Services -- Where the assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

Renovation -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

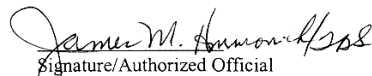
Supportive Services -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance for such individuals.

Matching Funds -- It will obtain matching amounts required under 24 CFR §576.71.

Confidentiality -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under this program, in providing services assisted through this program, and in providing services for occupants of such facilities.

Consolidated Plan -- It is following a current HUD-approved Consolidated Plan or CHAS.



Signature/Authorized Official

Date 3/23/00

JAMES M. HMUROVICH

Title DIRECTOR

Appendix B:

Consolidated Plan Certifications

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Appendix B: Consolidated Plan Certifications

Place of Performance (Street address, city, county, state, zip code)
One North Capitol, Suite 700, Indianapolis, IN 46204

Check ___ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Appendix F: 1999 Fund Allocations

Funding allocations for the 1999 fiscal year are presented in this appendix. The following provides summary distributions for each of the respective programs.

Indiana Department of Commerce, CDBG Program

The State was awarded approximately \$36 million in CDBG funds in 1999. The majority of this funding, \$25 million (or 69 percent), was allocated to the Community Focus Fund Program. Eligible CFF projects include local infrastructure improvements; construction of public facilities (e.g., child care and senior centers); commercial rehabilitation and downtown revitalization; and facilities for special needs populations. In 1999, 55 percent of the projects funded were for environmental infrastructure improvements, the majority of which were sewer projects.

The Community Economic Development Fund received \$3 million in 1999. These funds were used for projects that supported economic development, including construction of infrastructure; purchase of real property and equipment; job-training costs for low and moderate income individuals; and environmental improvement. The Housing Development Fund was allocated \$5 million; uses of these funds are discussed in the IHFA allocation section below. The Planning Fund was allocated \$2 million to support planning activities that assist local governments with community development. The Technical Assistance fund received approximately \$360,000 in 1999 and the Administrative Fund Setaside was allocated \$827,000.

Indiana Housing Finance Authority, HOME Program

IHFA was awarded \$13.7 million in HOME and CDBG funds (through the state's Housing Development Fund) during FY 1998-99. The majority of Housing Development Funds (HDF) was allocated to owner-occupied rehabilitation and voluntary acquisition/demolition programs. HDF funds were also granted to emergency shelters and rental rehabilitation. The majority of HOME funds were allocated to the first time homebuyer program, Community Housing and Development Organizations (CHDO) support and projects, and owner occupied rehabilitation. HOME funds were also used to fund transitional housing programs, rental rehabilitation, and supportive services and in conjunction with rental housing tax credits for affordable multifamily housing developments.

Indiana State Department of Health, HOPWA Program

ISDH was awarded \$636,000 in 1999. These funds were allocated to several activities, including provision of tenant-based rent assistance, emergency assistance, capacity-building assistance, and supportive services.

Appendix F: 1999 Fund Allocations

Indiana Family and Social Services Administration

The total dollar amount awarded to ESG grantees during FY1998-99 was \$1.7 million. Twenty percent of these dollars funded essential services, 66 percent operations and 8 percent homeless prevention activities. The balance was used in areas of grant administration and development of a pilot program called Services for Children in Homeless Shelters. The grants funded a total of 2,672 beds and provided service to more than 20,170 clients, who represented the following population groups:

- Chemically dependent persons;
- Unaccompanied/pregnant unaccompanied women;
- Single parent families;
- Two parent families;
- Adult couples with kids;
- Victims of domestic violence;
- Victims of sexual assault;
- Neglected and abused children;
- Unaccompanied adult males and adult males; and
- Complete families.

Appendix G: 2000 Allocation Plan

This appendix presents the FY2000 allocation plans for the Indiana Department of Commerce – administrator of the CDBG grant program; the Indiana Housing Finance Authority – administrator of HOME funding; the Indiana State Department of Health – administrator of HOPWA funding through AidServe Indiana; and the Family and Social Services Administration – administrator of the ESG program.

STATE OF INDIANA
STATE COMMUNITY DEVELOPMENT BLOCK GRANT
(CDBG) PROGRAM (CFDA: 14-228)
INDIANA DEPARTMENT OF COMMERCE
FY 2000 PROGRAM DESIGN AND METHOD OF DISTRIBUTION

GENERAL BACKGROUND INFORMATION AND NATIONAL CDBG OBJECTIVES

The State of Indiana, through the Indiana Department of Commerce, assumed administrative responsibility for Indiana's Small Cities Community Development Block Grant (CDBG) Program in 1982, under the auspices of the U.S. Department of Housing and Urban Development (HUD). In accordance with 570.485(a) and 24 CFR Part 91, the State must submit a Consolidated Plan Update to HUD by May 15th of each year following an appropriate citizen participation process pursuant to 24 CFR Part 91.325, which prescribes the State's Consolidated Plan Update process as well as the proposed method of distribution of CDBG funds for 2000. **The State of Indiana's anticipated allocation of federal Community Development Block Grant (CDBG) funds for FY 2000 is \$36,563,000.**

This document applies to all federal Small Cities CDBG funds allocated by HUD to the State of Indiana, through its Department of Commerce. **During FY 2000, the State of Indiana does not propose to pledge a portion of its present and future allocation(s) of Small Cities CDBG funds as security for Section 108 loan guarantees provided for under Subpart M of 24 CFR Part 570 (24 CFR 570.700).**

The primary objective of Indiana's Small Cities CDBG Program is to assist in the development and re-development of viable Indiana communities by using CDBG funds to provide a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

Indiana's program will place emphasis on making Indiana communities a better place in which to reside, work, and recreate. Primary attention will be given to activities, which promote long term community development and create an environment conducive to new or expanded employment opportunities for low and moderate income persons.

Activities and projects funded by the Department of Commerce must be eligible for CDBG assistance pursuant to 24 CFR 570, et. seq., and meet one of the three (3) national objectives prescribed under the Federal Housing and Community Development Act, as amended (Federal Act). To fulfill a national CDBG objective a project must meet one (1) of the following requirements pursuant to Section 104 (b)(3) of the Federal Act, and 24 CFR 570.483, et seq., and must be satisfactorily documented by the recipient:

1. Principally benefit persons of low and moderate income families; or,
2. Aid in the prevention or elimination of slums and blight; or,
3. Undertake activities, which have urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where no other financial resources are available to meet such needs.

In implementing its FY 2000 CDBG Consolidated Plan Update, the Indiana Department of Commerce will pursue the following goals respective to the use and distribution of FY 2000 CDBG funds:

GOAL 1: Invest in the needs of Indiana's low and moderate income citizens in the following areas:

- a. Safe, sanitary and suitable housing
- b. Child care
- c. Health services
- d. Homelessness
- e. Job creation, retention and training
- f. Self-sufficiency for special needs groups
- g. Senior lifestyles

The Department of Commerce will pursue this goal of **investing in the needs of Indiana's low and moderate income citizens** and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, viable communities and economic opportunities.

GOAL 2: Invest in the needs of Indiana's communities in the following areas:

- a. Housing preservation, creation and supply of suitable rental housing
- b. Neighborhood revitalization
- c. Public infrastructure improvements
- d. Provision of clean water and public solid waste disposal
- e. Special needs of limited-clientele groups
- f. Assist local communities with local economic development projects, which will result in the attraction, expansion and retention of employment opportunities for low and moderate income persons

The Department of Commerce will pursue this goal of investing in the needs of Indiana's communities and all applicable strategic priorities by distributing CDBG funds in a manner which promotes suitable housing, preservation of neighborhoods, provision and improvements of local public infrastructure and programs which assist persons with special needs. The Department of Commerce will also pursue this goal by making CDBG funds available to projects, which will expand and/or retain employment opportunities for low and moderate income persons.

GOAL 3: Invest CDBG funds wisely and in a manner which leverages all tangible and intangible resources:

- a. Leverage CDBG funds with all available federal, state and local financial and personal resources
- b. Invest in the provision of technical assistance to CDBG applicants and local capacity building
- c. Seek citizen input on investment of CDBG funds
- d. Coordination of resources (federal, state and local)
- e. Promote participation of minority business enterprises (MBE) and women business enterprises (WBE)
- f. Use performance measures and continued monitoring activities in making funding decisions

The Department of Commerce will pursue this goal of **investing CDBG wisely** and all applicable strategic priorities by distributing CDBG funds in a manner, which promotes exploration of all alternative resources (financial and personal) when making funding decisions respective to applications for CDBG funding.

PROGRAM AMENDMENTS

The Indiana Department of Commerce reserves the right to transfer up to ten percent (10%) of each fiscal year's available allocation of CDBG funds (i.e. FY 2000 as well as prior-years' reversions balances) between the programs described herein in order to optimize the use and timeliness of distribution and expenditure of CDBG funds, without formal amendment of this Consolidated Plan Update.

The Department of Commerce will provide citizens and general units of local government with reasonable notice of, and opportunity to comment on, any substantial change proposed to be made in the use of FY 2000 CDBG as well as reversions and residual available balances of prior-years' CDBG funds. "Substantial Change" shall mean the movement between programs of more than ten percent (10%) of the total allocation for a given fiscal year's CDBG funding allocation, or a major modification to programs described herein. The Department of Commerce, in consultation with the Indianapolis office of the US Department of Housing and Urban Development (HUD), will determine those actions, which may constitute a "substantial change".

The State (IDOC) will formally amend its FY 2000 Consolidated Plan Update if the Department of Commerce's **Method of Distribution for FY 2000 and prior-years funds** prescribed herein is to be significantly changed. The IDOC will determine the necessary changes, prepare the proposed amendment, provide the public and units of general local government with reasonable notice and opportunity to comment on the proposed amendment, consider the comments received, and make the amended FY 2000 Consolidated Plan Update available to the public at the time it is submitted to HUD. In addition, the Department of Commerce will submit to HUD the amended Consolidated Plan Update before the Department implements any changes embodied in such program amendment.

ELIGIBLE ACTIVITIES/FUNDABILITY

All activities, which are eligible for federal CDBG funding under Section 105 of the Federal Housing and Community Development Act of 1974, as amended (Federal Act), are eligible for funding under the Indiana Department of Commerce's FY 2000 CDBG program. However, the Indiana Department of Commerce reserves the right to prioritize its method of funding; the Department of Commerce prefers to expend federal CDBG funds on activities/projects which will produce tangible results for principally low and moderate income persons in Indiana. Funding decisions will be made using criteria and rating systems, which are used for the State's programs and are subject to the availability of funds. It shall be the policy under the state program to give priority to using CDBG funds to pay for actual project costs and not to local administrative costs. **The State of Indiana certifies that not less than seventy-percent (70%) of FY 2000 CDBG funds will be expended for activities principally benefiting low and moderate income persons, as prescribed by 24 CFR 570.484, et. seq.**

ELIGIBLE APPLICANTS

1. All Indiana counties, cities and incorporated towns which do not receive CDBG entitlement funding directly from HUD or are not located in an "urban county" or other area eligible for "entitlement" funding from HUD.
2. All Indian tribes meeting the criteria set forth in Section 102 (a)(17) of the Federal Act.

In order to be eligible for CDBG funding, applicants may not be suspended from participation in the HUD-funded CDBG Programs or the Indiana Department of Commerce due to findings/irregularities with previous CDBG grants or other reasons. In addition, applicants may not be suspended from participation in the state CDBG-funded projects administered by the Indiana Housing Finance Authority (IHFA), such funds being subcontracted to the IHFA by the Department of Commerce.

Further, in order to be eligible for CDBG funding, applicants may not have overdue reports, overdue responses to monitoring issues, or overdue grant closeout documents for projects funded by either the Department of Commerce or IHFA projects funded using state CDBG funds allocated to the IHFA by the Department of Commerce. All applicants for CDBG funding must fully expend all CDBG Program Income as defined in 24 CFR 570.489(e) prior to, or as a part of the proposed CDBG-assisted project, in order to be eligible for further CDBG funding from the State. This requirement shall not apply to principal and interest balances within a local CDBG Revolving Loan Fund approved by the Department of Commerce pursuant to 24 CFR 570.489.

Other specific eligibility criteria are outlined in **General Selection Criteria** provided herein.

FY 2000 FUND DISTRIBUTION

Sources of Funds:

FY 2000 CDBG Allocation	\$ 36,563,000
CDBG Program Income(a)	<u>0</u>
Total:	<u>\$ 36,563,000</u>

Uses of Funds:

1. Community Focus Fund (CFF)	\$ 25,366,110
2. Housing Program	5,000,000
3. Quick Response Fund	0
4. Community Economic Development Fund	3,000,000
5. Technical Assistance Fund	365,630
6. Planning Fund	2,000,000
8. Administration	<u>831,260</u>
Total:	<u>\$ 36,563,000</u>

(a) The State of Indiana (Department of Commerce) does not project receipt of any CDBG program income for the period covered by this FY 2000 Consolidated Plan Update. In the event the Department of Commerce receives such CDBG Program Income, such moneys will be placed in the Planning Fund for the purpose of making additional competitive grants under that program. Reversions of other years' funding will be placed in the Community Focus Fund for the specific year of funding reverted. The State will allocate and expend all CDBG Program Income funds received prior to drawing additional CDBG funds from the US Treasury. However, the following exceptions shall apply:

1. This prior-use policy shall not apply to housing-related grants made to applicants by the Indiana Housing Finance Authority (IHFA), a separate agency, using CDBG funds allocated to the IHFA by the Department of Commerce.
2. CDBG program income funds contained in a duly established local Revolving Loan Fund(s) for economic development or housing rehabilitation loans which have been formally approved by the Department of Commerce. However, all local revolving loan funds must be "revolving" and cannot possess a balance of more than \$50,000 at the time of application of additional CDBG funds.
3. Program income generated by CDBG grants awarded by the Department of Commerce (State) using FY 2000 CDBG funds must be returned to the Department of Commerce, however, such amounts of less than \$25,000 per calendar year shall be excluded from the definition of CDBG Program Income pursuant to 24 CFR 570.489.

All obligations of CDBG program income to projects/activities, except locally-administered revolving loan funds approved by the Department of Commerce, require prior approval by the Department of Commerce. This includes use of program income as matching funds for CDBG-funded grants from the IHFA. Applicable parties should contact the Grants Management Section of the Controller's Office of the Indiana Department of Commerce at (317) 232-8333 for application instructions and documents for use of program income prior to obligation of such funds.

Furthermore, U.S. Department of Treasury regulations require that CDBG program income cash balances on hand be expended on any active CDBG grant being administered by a grantee before additional federal CDBG funds are requested from the Department of Commerce. These US Treasury regulations apply to projects funded both by IHFA and the Department of Commerce. Eligible applicants with CDBG program income should strive to close out all active grant projects presently being administered before seeking additional CDBG assistance from the Department of Commerce or IHFA.

Eligible applicants with CDBG program income should contact the Grants Management Section of the Controller's Office of the Department of Commerce at (317) 232-8333 for clarification before submitting an application for CDBG financial assistance.

METHOD OF DISTRIBUTION

The choice of activities on which the State (Department of Commerce) CDBG funds are expended represents a determination by Department of Commerce and eligible units of general local government, developed in accordance with the Department's CDBG program design and procedures prescribed herein. The eligible activities enumerated in the following Method of Distribution are eligible CDBG activities as provided for under Section 105(a) of the Federal Act, as amended.

All projects/activities funded by the State (Department of Commerce) will be made on a basis which addresses one (1) of the three (3) national objectives of the Small Cities CDBG Program as prescribed under Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of implementing regulations promulgated by HUD. CDBG funds will be distributed according to the following Method of Distribution (program descriptions):

A. Community Focus Fund (CFF): \$25,366,110

The Department Commerce will award community Focus Fund (CFF) grants to eligible applicants to assist Indiana communities in the areas of public facilities, housing-related infrastructure, and all other eligible community development needs/projects. Applications for economic development activities may not be appropriate for the CFF Program. Applications for funding, which are applicable to local economic development and/or job-related training projects, should be pursued under the Department of Commerce's Community Economic Development Fund (CEDF). Projects eligible for consideration under the CEDF program under this Method of Distribution shall generally not be eligible for consideration under the CFF Program. Eligible activities include applicable activities listed under Section 105(a) of the Federal Act. Typical Community Focus Fund (CFF) projects include, but are not limited to:

1. Local infrastructure improvements (i.e. water, sewer, street and related improvements);
2. Construction of other public facilities (i.e. day-care centers, senior centers, etc.);
3. Commercial rehabilitation and downtown revitalization projects; and,
4. Special purpose facilities for "limited clientele" populations;

Applications will be accepted and awards will be made on a competitive basis two (2) times a year. Approximately one-half of available CFF funds shall be budgeted for each funding round and awards will be scored competitively based upon the following criteria (total possible numerical score of 1,000 points):

1. Economic and Demographic Characteristics: 450 Points - Variable by Each Application:

- a. Benefit to low and moderate income persons: 200 points
- b. Community distress factors: 250 points

2. Project Design Factors: 450 Points - Variable by Each Application:

- a. Financial impact
- b. Project need
- c. Local effort

3. Local Match Contribution: 100 Points - Variable by Each Application

The specific threshold criteria and basis for project point awards for CFF grant awards are provided in attachments hereto. The Community Focus Fund (CFF) Program shall have a maximum grant amount of \$500,000 for each project and each applicant may apply for only one project in a grant cycle. The only exception to this \$500,000 limit will be for those CFF applicants who apply for the Department of Commerce's Minority Business Enterprise

(MBE) Utilization Program. Under this program, the Department of Commerce will allocate an additional amount of CDBG-CFF grant funds to those applicants who apply for participation in the MBE program and who are awarded CFF grants. The maximum additional allocation to the CFF grant amount will be five-percent (5%) of the total amount of CDBG allocated to each CFF budget line item to be considered participatory for such MBE utilization, limited to \$25,000 ($\$500,000 \times 0.05 = \$25,000$).

Projects will be funded in two (2) cycles each year with approximately a six (6) month pre-application and final-application process. Projects will compete for CFF funding and be judged and ranked according to a standard rating system (Attachment D). The highest ranking projects will be funded to the extent of funding available for each specific CFF funding cycle/round. The Department of Commerce will provide eligible applicants with adequate notice of deadlines for submission of CFF proposal (pre-application) and full applications. Specific threshold criteria and point awards are explained in Attachments C and D to this Consolidated Plan Update.

For the CFF Program specifically, the amount of CDBG funds granted will be based on a reasonable cost per project beneficiary, except for housing-related projects (e.g. infrastructure in support of housing) where the grant amount per beneficiary ratio will not exceed \$10,000 per beneficiary.

B. Housing Program: \$5,000,000

The State (Department of Commerce) has contracted with the Indiana Housing Finance Authority (IHFA) to administer funds allocated to the State's Housing Program. The Indiana Housing Finance Authority will act as the administrative agent on behalf of the Indiana Department of Commerce. Please refer to the Indiana Housing Finance Authority's portion of this FY 2000 Consolidated Plan Update for the method of distribution of such subcontracted CDBG funds from the Department of Commerce to the IHFA.

C. Community Economic Development Fund/Program: \$3,000,000

The Community Economic Development Fund (CEDF) will be available through the Development Finance Division of the Indiana Department of Commerce. This fund will provide funding for various eligible economic development activities pursuant to 24 CFR 507.203. The CEDF Program will have a sub-program entitled the Industrial Development Infrastructure Program (IDIP), hereunder the Department of Commerce will give priority for CEDF-IDIP funding to construction of off-site and on-site infrastructure projects in support of low and moderate income employment opportunities.

Eligible CEDF activities will include any eligible activity under 24 CFR 570.203, to include the following:

1. Construction of infrastructure (public and private) in support of economic development projects;
2. Loans or grants by applicants for the purchase of manufacturing equipment;
3. Loans or grants by applicants for the purchase of real property and structures (includes vacant structures);
4. Loans or grants by applicants for the rehabilitation of facilities (vacant or occupied);
5. Loans or grants by applicants for the purchase and installation of pollution control equipment;
6. Loans or grants by applicants for the mitigation of environmental problems via capital asset purchases;

Eligible CEDF activities will also include grants to applicants for job-training costs for low and moderate income persons as a limited clientele activity under 24 CFR 570.483(b)(2)(v).

Projects/applications will be evaluated using the following criteria:

1. The importance of the project to Indiana's economic development goals;
2. The number and quality of new jobs to be created;
3. The economic needs of the affected community;
4. The economic feasibility of the project and the financial need of the affected for-profit firm, or not-for-profit corporation; the availability of private resources;
5. The level of private sector investment in the project.

Grant applications will be accepted and awards made until funding is no longer available. The intent of the program is to provide necessary public improvements and/or job training for an economic development project to encourage the creation of new jobs. In some instances, the Department of Commerce may determine that the needed facilities/improvements may also benefit the project area as a whole (i.e. certain water, sewer, and other public facilities improvements), in which case the applicant will be required to also meet the “area basis” criteria for funding under the Federal Act.

1. Beneficiaries and Job Creation/Retention Assessment:

The assistance must be reasonable in relation to the expected number of jobs to be created or retained by the benefiting business(es) within 12 months following the date of substantial completion of project construction activities. Before CDBG assistance will be provided for such an activity, the applicant unit of general local government must develop an assessment, which identifies the businesses located or expected to locate in the area to be served by the improvement. The assessment must include for each identified business a projection of the number of jobs to be created or retained as a result of the public improvements.

2. Public Benefit Standards:

The Department of Commerce will conform to the provisions of 24 CFR 570.482(f) for purposes of determining standards for public benefit and meeting the national objective of low and moderate income job creation or retention will be all jobs created or retained as a result of the public improvement, financial assistance, and/or job training by the business(es) identified in the job creation/retention assessment in 1 above. The investment of CDBG funds in any economic development project shall not exceed an amount of \$35,000 per job created; at least fifty-one percent (51%) of all such jobs, during the project period, shall be given to, or made available to, low and moderate income persons.

Projects will be evaluated on the amount of private investment to be made, the number of jobs for low and moderate income persons to be created or retained, the cost of the public improvement and/or job training to be provided, the ability of the community (and, if appropriate, the assisted company) to contribute to the costs of the project, and the relative economic distress of the community. Actual grant amounts are negotiated on a case by case basis and the amount of assistance will be dependent upon the number of new full-time permanent jobs to be created and other factors described above. Construction and other temporary jobs may not be included. Part-time jobs are ineligible in the calculating equivalents. Grants made on the basis of job retention will require documentation that the jobs will be lost without such CDBG assistance and a minimum of fifty-one percent (51%) of the beneficiaries are of low and moderate income.

Pursuant to Section 105(e)(2) of the Federal Act as amended, and 24 CFR 570.209 of related HUD regulations, CDBG-CEDF funds allocated for direct grants or loans to for-profit enterprises must meet the following tests, (1) project costs must be reasonable, (2) to the extent practicable, reasonable financial support has been committed for project activities from non-federal sources prior to disbursement of federal CDBG funds, (3) any grant amounts provided for project activities do not substantially reduce the amount of non-federal financial support for the project, (4) project activities are determined to be financially feasible, (5) project-related return on investment are determined to be reasonable under current market conditions, and, (6) disbursement of CDBG funds on the project will be on an appropriate level relative to other sources and amounts of project funding.

A need (financial gap), which is not directly available through other means of private financing, should be documented in order to qualify for such assistance; the Department of Commerce will verify this need (financial gap) based upon historical and/or pro-forma projected financial information provided by the for-profit company to be assisted. Applications for loans based upon job retention must document that such jobs would be lost without CDBG assistance and a minimum of fifty-one percent (51%) of beneficiaries are of low-and-moderate income, or the recipient for-profit entity agrees that for all new hires, at least 51% of such employment opportunities will be given to, or made available to, persons of low and moderate income. All such job retention/hiring performance must be documented by the applicant/grantee, and the DOC reserves the right to track job levels for an additional two (2) years after administrative closeout.

D. The Quick Response Fund: \$0

The Quick Response Fund will be available to eligible applicants on a continuing basis. These activities must be eligible for funding under the "urgent need" national objective of the Federal Act and requirements of 24 CFR 570.208 and 24 CFR 570.483 of applicable HUD regulations.

The Quick Response Fund program will be available to eligible applicants to meet an imminent threat to the health and safety of local populations. The grants may be funded as made available through Focus Fund or reversions when not budgeted from the annual allocation. Special selection factors include need, proof of recent threat of a catastrophic nature, statement of declared emergency and inability to fund through other means. Projects will be developed with the assistance of the Community Development Division as a particular need arises. To be eligible, these projects and their activities must meet the "urgent need" national objective of Section 104(b)(3) of the Federal Act. Generally, projects funded are those, which need immediate attention and are, therefore, inappropriate for consideration under the Community Focus Fund. The types of projects, which typically receive funding, are municipal water systems (where the supply of potable water has been threatened by severe weather conditions) and assistance with demolition or cleanup after a major fire, flood, or other natural disaster. Although all projects will be required to meet the "urgent need" national objective, the Department of Commerce may choose to actually fund the project under one of the other two national objectives, if it deems it expedient to do so. Applicants must adequately document that other financial resources are not available to meet such needs pursuant to Section 104(b)(3) of the Federal Act and 24 CFR 570.483 of HUD regulations.

Only that portion of a project, which addresses an immediate need, should be addressed. This is particularly true of municipal water or sewer system projects, which tend to need major reinvestment in existing plants or facilities, in addition to the correction of the immediate need. The amount of grant award is determined by the individual circumstances surrounding the request for emergency funds. A community may be required to provide a match through cash, debt or provision of employee labor.

The Quick Response Fund will also be available to eligible activities, which meet the "benefit to low and moderate income" or "prevention and elimination of slums and blight" goals of the Federal Act. The community must demonstrate that the situation requires immediate attention (i.e., that participation in CFF program would not be a feasible funding alternative or poses an immediate or imminent threat to the health or welfare of the community) and that the situation is not the result of negligence on the part of the community. Communities must be able to demonstrate that reasonable efforts have been made to provide or obtain financing from other resources and that such efforts were unsuccessful, unwieldy or inadequate. Alternatively, communities must be able to demonstrate that an opportunity to complete a project of significant importance to the community would be lost if required to adhere to the timetables of competitive programs.

E. Technical Assistance: \$365,630

Pursuant to the federal Housing and Community Development Act (Federal Act), specifically Section 106(d)(5), the State of Indiana is authorized to set aside up to one percent (1%) of its total allocation for technical assistance activities. The amount set aside for such Technical Assistance in the State's FY 2000 Consolidated Plan Update is \$365,630, which constitutes one-percent (1%) of the State's FY 2000 CDBG allocation of \$36,563,000. The State of Indiana reserves the right to set aside up to one percent (1%) of open prior-year funding amounts for the costs of providing technical assistance on an as-needed basis.

The amount set aside for the Technical Assistance Program will not be considered a planning cost as defined under Section 105(a)(12) of the Federal Act or an administrative cost as defined under Section 105(a)(13) of the Federal Act. Accordingly, such amounts set aside for Technical Assistance will not require matching funds by the State of Indiana. The Department reserves the right to transfer a portion or all of the funding set aside for Technical Assistance to another program hereunder as deemed appropriate by the Department of Commerce, in accordance with the "Program Amendments" provisions of this document. The Technical Assistance Program is designed to provide, through direct Department of Commerce staff resources or by contract, training and technical assistance to units of general local government, nonprofit and for-profit entities relative to community and economic development initiatives, activities and associated project management requirements.

- 1. Distribution of the Technical Assistance Program Setaside:** Pursuant to HUD regulations and policy memoranda, the Department of Commerce may use alternative methodologies for delivering technical assistance to units of local government and nonprofits to carry out eligible activities, to include:
 - a. Provide the technical assistance directly with Department of Commerce or other State staff;
 - b. Hire a contractor to provide assistance;
 - c.. Use subrecipients such as Regional Planning Organizations as providers or securers of the assistance;
 - d. Directly allocate the funds to non-profits and units of general local governments to secure/contract for technical assistance.
 - e. Pay for tuition, training, and/or travel fees for specific trainees from units of general local governments and nonprofits;
 - f. Transfer funds to another state agency for the provision of technical assistance; and,
 - g. Contracts with state-funded institutions of higher education to provide the assistance.
- 2. Ineligible Uses of the Technical Assistance Program Setaside:** The 1% setaside may not be used by the Department of Commerce for the following activities:
 - a. Local administrative expenses not related to community development;
 - b. Any activity that can not be documented as meeting a technical assistance need;
 - c. General administrative activities of the State not relating to technical assistance, such as monitoring state grantees, rating and ranking State applications for CDBG assistance, and drawing funds from the Department of Commerce; or,
 - d. Activities that are meant to train State staff to perform state administrative functions, rather than to train units of general local governments and non-profits.

F. Planning Fund: \$ 2,000,000

The State (Department of Commerce) will set aside \$2,000,000 of its FY 2000 CDBG funds for planning-only activities, which are of a project-specific nature. The Department of Commerce will make planning-only grants to units of local government to carry out planning activities eligible under 24 CFR 570.205 of applicable HUD regulations. The Department will award such grants on a competitive basis and grant the Department's Community Development Division will review applications monthly. The Department will give priority to project-specific applications having planning activities designed to assist the applicable unit of local government in meeting its community development needs by reviewing all possible sources of funding, not simply the Department's Community Focus Fund or Community Economic Development Fund.

CDBG-funded planning costs will exclude final engineering and design costs related to a specific activity which are eligible activities/costs under 24 CFR 570.201-204.

G. Administrative Funds Setaside: \$ 831,260

The State (Department of Commerce) will set aside \$831,260 of its FY 2000 CDBG funds for payment of costs associated with administering its State Community Development Block Grant (CDBG) Program (CFDA Number 14.228). This amount (\$831,260) constitutes two-percent (2%) of the State's FY 2000 CDBG allocation (\$720,240), plus an amount of \$100,000 ($\$36,563,000 \times 0.02 = \$731,260 + \$100,000 = \$831,260$). The amount constituted by the 2% setaside (\$731,260) is subject to the \$1-for-\$1 matching requirement of HUD regulations. The \$100,000 supplement is not subject to state match. These funds will be used by the Department of Commerce for expenses associated with administering its State CDBG Program, including direct personal services and fringe benefits of applicable Department of Commerce staff, as well as direct and indirect expenses incurred in the proper administration of the state's program and monitoring activities respective to CDBG grants awarded to units of local government (i.e. telephone, travel, services contractual, etc.). These administrative funds will also be used to pay for contractors hired to assist the Department of Commerce in its consolidated planning activities.

PRIOR YEARS' METHODS OF DISTRIBUTION

This Consolidated Plan, statement of Method of Distribution is intended to amend all prior Consolidated Plans for grant years where funds are still available to reflect the new program designs. The Methods of Distribution described in this document will be in effect commencing on June 1, 2000, and ending May 31, 2001, unless subsequently amended, for all FY 2000 CDBG funds as well as remaining residual balances of previous years' funding allocations, as may be amended from time to time subject to the provisions governing "Program Amendments" herein. The existing and amended program budgets for each year are outlined below (administrative fund allocations have not changed and are not shown below). Adjustments in the actual dollars may occur as additional reversions become available. Program Income received and not specifically generated from recaptured proceeds from the GAP Financing Program shall be allocated to the Community Focus Fund (CFF).

At this time there are only nominal funds available for reprogramming for prior years' funds. If such funds should become available, they will be placed in the CFF Fund. This will include reversions from settlement of completed grantee projects., there are no fund changes anticipated. For prior years' allocations there are no fund changes anticipated. Non-expended funds, which revert from the financial settlement of projects funded from other programs, will be placed in the Community Focus Fund (CFF).

PROGRAM APPLICATION

The Community Economic Development Fund Program (CEDF), Quick Response Program (QR), and Planning Fund/Program (PL) will be conducted through a single-stage, continuous application process throughout the program year. The application process for the Community Focus Fund (CFF) will be divided into two stages. Eligible applicants will first submit a short program proposal for such grants. Proposers with projects eligible under the Federal Act will be invited to submit a full application. For each program, the full application will be reviewed and evaluated. The IDOC's Community Development Division and Development Finance Division, as applicable, will provide technical assistance to the communities in the development of proposals and full applications.

An eligible applicant may submit only one Community Focus Fund (CFF) application per cycle. Additional applications may be submitted under the other state programs. The Department of Commerce reserves the right to negotiate Planning-Only grants with CFF applicants for applications lacking a credible readiness to proceed on the project or having other planning needs to support a CFF project.

OTHER REQUIREMENTS

While administrative responsibility for the Small Cities CDBG program has been assumed by the State of Indiana, the State is still bound by the statutory requirements of the applicable legislation passed by Congress, as well as federal regulations promulgated by the U. S. Department of Housing and Urban Development (HUD) respective to the State's CDBG program as codified under Title 24, Code of the Federal Register. HUD has passed on these responsibilities and requirements to the State and the State is required to provide adequate evidence to HUD that it is carrying out its legal responsibilities under these statutes.

As a result of the Federal Act, applicants who receive funds through the Indiana Department of Commerce selection process will be required to maintain a plan for minimizing displacement of persons as a result of activities assisted with CDBG funds and to assist persons actually displaced as a result of such activities. Applicants are required to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance under this program to acquire or substantially rehabilitate property. The State has adopted standards for determining reasonable relocation benefits in accordance with HUD regulations.

CDBG "Program Income" may be generated as a result of grant implementation. The State of Indiana may enter into an agreement with the grantee in which program income is retained by the grantee for eligible activities. Federal guidelines require that program income be spent prior to requesting additional draw downs. Expenditure of such funds requires prior approval from the Department of Commerce (IDOC). The State (Department of Commerce)

will follow HUD regulations set forth under 24 CFR 570.489(e) respective to the definition and expenditure of CDBG Program Income.

All statutory requirements will become the responsibility of the recipient as part of the terms and conditions of grant award. Assurances relative to specific statutory requirements will be required as part of the application package and funding agreement. Grant recipients will be required to secure and retain certain information, provide reports and document actions as a condition to receiving funds from the program. Grant management techniques and program requirements are explained in the IDOC's CDBG Grantee Implementation Manual, which is provided to each grant recipient.

Revisions to the Federal Act have mandated additional citizen participation requirements for the State and its grantees. The State has adopted a written Citizen Participation Plan, which is available for interested citizens to review. Applicants must certify to the State that they are following a detailed Citizen Participation Plan which meets Title I requirements. Technical assistance will be provided by the Department of Commerce to assist program applicants in meeting citizen participation requirements.

The State has required each applicant for CDBG funds to certify that it has identified its housing and community development needs, including those of low and moderate income persons and the activities to be undertaken to meet those needs.

INDIANA DEPARTMENT OF COMMERCE (IDOC)

The Indiana Department of Commerce intends to provide the maximum technical assistance possible for all of the programs to be funded from the CDBG program. Lieutenant Governor Joseph E. Kernan heads the Department of Commerce. Principal responsibility within the IDOC for the CDBG program is vested in the Executive Director, Thomas F. McKenna. The Deputy Executive Director of the Department of Commerce (Charles R. Martindale) has the responsibility of administering compliance activities respective to CDBG grants awarded to units of local government by the IDOC's Development Finance and Community Development Divisions.

Primary responsibility for providing "outreach" and technical assistance for the Community Focus Fund and Planning Fund process resides with the Community Development Division. Primary responsibility for providing "outreach" and technical assistance for the Community Economic Development Program and award process resides with the Development Finance Division. Primary responsibility for providing "outreach" and technical assistance for the Housing award process resides with the Indiana Housing Finance Authority who will act as the administrative agent on behalf of the Indiana Department of Commerce.

The Controller's Office will also provide internal fiscal support services for program activities. The Grants Management Section of the Controller's Office has overall responsibilities for CDBG program management, compliance and financial monitoring of all CDBG programs. The Indiana State Board of Accounts pursuant to the federal Office of Management and Budget Circular A-133 will conduct audits. Potential applicants should contact the Department of Commerce with any questions or inquiries they may have concerning these or any other programs operated by the Department.

Information regarding the past use of CDBG funds is available at the:

**Indiana Department of Commerce
Community Development Division
One North Capitol, Suite 700
Indianapolis, Indiana 46204-2288
Attention: Charles Martindale, Deputy Executive Director
Telephone: (317) 232-8801
FAX: (317) 233-6503**

DEFINITIONS

Low and moderate income - is defined as 80% of the median family income (adjusted by size) for each county. For a county applicant, this is defined as 80% of the median income for the state. The income limits shall be as defined by the U. S. Department of Housing and Urban Development Section 8 Income Guidelines for “low income families.” Certain persons are considered to be “presumptively” low and moderate income persons as set forth under 24 CFR 570.208(a)(2); inquiries as to such presumptive categories should be directed to the IDOC’s Grants Management Office, Attention: Ms. Kelly Boe at (317) 232-8831.

Matching funds - local public or private sector in-kind services, cash or debt allocated to the CDBG project. The **minimum** level of local matching funds for Community Focus Fund (CFF) projects is ten-percent (10%) of the **total estimated project costs**. This percentage is computed by adding the proposed CFF grant amount and the local matching funds amount, and dividing the local matching funds amount by the total sum of the two amounts. The 2000 definition of match has been adjusted to include a maximum of 5% pre-approved and validated in-kind contributions. The balance of the ten (10) percent must be in the form of either cash or debt. Any in-kind over and above the specified 5% may be designated as local effort. Funds provided to applicants by the State of Indiana such as the Build Indiana Fund are not eligible for use as matching funds.

Private investment resulting from CDBG projects does not constitute local match for all IDOC-CDBG programs except the Community Economic Development Fund (CEDF); such investment will, however, be evaluated as part of the project’s impact, and should be documented. The Development Finance Division reserves the right to determine sources of matching funds for CEDF projects.

Proposal (synonymous with “pre-application) - A document submitted by a community which briefly outlines the proposed project, the principal parties, and the project budget and how the proposed project will meet a goal of the Federal Act. If acceptable, the community may be invited to submit a full application.

Reversions - Funds placed under contract with a community but not expended for the granted purpose because expenses were less than anticipated and/or the project was amended or canceled and such funds were returned to the Department of Commerce upon financial settlement of the project.

Slums or Blight - an area/parcel which: (1) meets a definition of a slum, blighted, deteriorated, or deteriorating area under state or local law (Title 36-7-1-3 of Indiana Code); and (2) meets the requirements for “area basis” slum or blighted conditions pursuant to 24 CFR 570.208(b)(1) and 24 CFR 570.483(c)(1), or “spot basis” blighted conditions pursuant to 24 CFR 570.208(b)(2) and 24 CFR 570.483(c)(2).

Urgent Need - is defined as a serious and immediate threat to health and welfare of the community. The Chief Elected Official must certify that an emergency condition exists and requires immediate resolution and that alternative sources of financing are not available. An application for CDBG funding under the “urgent need” CDBG national objective must adhere to all requirements for same set forth under 24 CFR 570.208(c) and 24 CFR 570.483(d).

DISPLACEMENT PLAN

1. The State shall fund only those applications, which present projects and activities, which will result in the displacement of as few persons or businesses as necessary to meet the goals and objectives of the state and local CDBG-assisted program.
2. The State will use this criterion as one of the guidelines for project selection and funding.
3. The State will require all funded communities to certify that the funded project is minimizing displacement.
4. The State will require all funded communities to maintain a local plan for minimizing displacement of persons or businesses as a result of CDBG funded activities, pursuant to the federal Uniform Relocation and Acquisitions Policies Act of 1970, as amended.
5. The State will require that all CDBG funded communities provide assistance to all persons displaced as a result of CDBG funded activities.
6. The State will require each funded community to provide reasonable benefits to any person involuntarily and permanently displaced as a result of the CDBG funded program.

GENERAL SELECTION CRITERIA

The Department of Commerce (IDOC) will consider the following general criteria when evaluating a project proposal. Although projects will be reviewed for this information at the proposal stage, no project will be eliminated from consideration if the criteria are not met. Instead, the community will be alerted to the problem(s) identified. Communities must have corrected any identified deficiencies by the time of application submission for that project to be considered for funding.

A. General Criteria (all programs - see exception for program income and housing projects through the IHFA in 6 below):

1. The applicant must be a legally constituted general purpose unit of local government and eligible to apply for the state program.
2. The applicant must possess the legal capacity to carry out the proposed program.
3. If the applicant has previously received funds under CDBG, they must have successfully carried out the program. An applicant must not have any overdue closeout reports, State Board of Accounts OMB A-133 audit or IDOC monitoring finding resolutions (where the community is responsible for resolution.) Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
4. An applicant must not have any overdue CDBG semi-annual Grantee Performance Reports, subrecipient reports or other reporting requirements of the IDOC. Any determination of "overdue" is solely at the discretion of the Indiana Department of Commerce.
5. The applicant must clearly show the manner in which the proposed project will meet one of the three national CDBG objectives and meet the criteria set forth under 24 CFR 570.483.
6. The applicant must show that the proposed project is an eligible activity under the Act.
7. The applicant must first encumber/expend all CDBG program income receipts before applying for additional grant funds from the Department of Commerce; EXCEPTION - this general criteria will not apply to applications made directly to the Indiana Housing Finance Authority (IHFA) for CDBG-funded housing projects.

B. Community Focus Fund (CFF) and Planning Fund (PL):

1. To be eligible to apply at the time of application submission, an applicant must not have any:
 - a. Overdue grant reports, subrecipient reports or project closeout documents; or
 - b. More than one open or pending CDBG-CFF grant or CDBG-Planning grant (Indiana cities and incorporated towns).
 - c. For those applicants with one open CFF, a "Notice of Release of Funds and Authorization to Incur Costs" must have been issued for the construction activities under the open CFF contract, and a contract for construction of the principal (largest funding amount) construction line item (activity) must have been executed prior to the deadline established by IDOC for receipt of applications for CFF funding.
 - d. For those applicants who have open Planning Fund grants, the community must have final plan approved by the Community Development Division prior to submission of a CFF application for the project.

- e. An Indiana county may have two (2) open CFF's and/or Planning Grants and apply for a third CFF or Planning Grant. A county may have only three (3) open CFF's or Planning Grants. Both CFF contracts must have an executed construction contract by the application due date.
2. The cost/beneficiary ratio for CFF funds will be maintained at a reasonable rate, except for daycare and housing-related projects where that ratio will not exceed \$10,000. Housing-related projects are to be submitted directly to the Indiana Housing Finance Authority (IHFA) under its programs, except for projects entailing construction of infrastructure (to be publicly dedicated right-of-way) in support of housing-related projects. Projects for infrastructure in support of housing needs may be submitted to the IDOC for CFF funding.
 3. At least 10% leveraging (as measured against the CDBG project, see definitions) must be proposed. The Indiana Department of Commerce may rule on the suitability and eligibility of such leveraging.
 4. The applicant may only submit one proposal or application per round. Counties may submit either for their own project or an "on-behalf-of" application for projects of other eligible applicants within the county. However, no application will be invited from a county where the purpose is clearly to circumvent the "one application per round" requirement for other eligible applicants.
 5. The application must be complete and submitted by the announced deadline.
 6. For area basis projects, applicants must provide convincing evidence that circumstances in the community have so changed that a survey conducted in accordance with HUD survey standards is likely to show that 51% of the beneficiaries will be of low-and-moderate income. This determination is not applicable to specifically targeted projects.

C. Housing Programs: Refer to Method of Distribution for Indiana Housing Finance Authority within this FY 2000 Consolidated Plan Update

D. Quick Response Program:

Applicants for the Quick Response Program funds must meet the General Criteria set forth in Section A above, plus the specific program income requirements set forth in the "Method of Distribution" section of this document.

E. Community Economic Development Program/Fund (CEDF):

Applicants for the Community Economic Development Fund assistance must meet the General Criteria set forth in Section A above, plus the specific program requirements set forth in the "Method of Distribution" section of this document.

COMMUNITY FOCUS FUND GRANT EVALUATION CRITERIA

1000 POINTS TOTAL

1. Readiness to Proceed (Yes or No):

YES or NO: Has the applicant reasonably documented in the application that the proposed project can be completed within an 18-month CFF contract period? If NO, then the applications will not be scored.

YES - proceed with scoring

NO -- stop, no further scoring necessary

2. Economic and Demographic Characteristics - 450 points:

A. Benefit to Low and Moderate Income People (200 points):

200 points maximum awarded according to the percentage of low and moderate income individuals to be served by the project. The total points given are computed as follows:

Total LOW/MOD Points = % Low/Mod Beneficiaries X 2.5

The point total is capped at 200 points or 80% low/moderate beneficiaries, i.e., a project with 80% or greater low/moderate beneficiaries will receive 200 points. Below 80% benefit to low/moderate income persons, the formula calculation will apply.

B. Community Distress Factors (250 Points):

The community distress factors used to measure the economic conditions of the applicant community are listed below. Each is described with an explanation and an example of how the points are determined. Each factor can receive a maximum of 50 points with the total distress point calculation having a maximum of 250 points. The formula calculation for each measure is constructed as a percentage calculation along a scale range. The resulting percentage is then translated into a point total on a fifty (50) point scale for each measure.

(1) Unemployment Rate (50 points maximum) - Unemployment rate for the county of the lead applicant. The average rate for the previous 12 months is used, and the data source will be county unemployment figures published by the Indiana Department of Workforce Development.

- (a) If the unemployment rate is 10% or higher, 50 points are awarded.
- (b) If the unemployment rate is 2% or below, 0 points are awarded.
- (c) Between those values, the points are calculated by taking the unemployment rate, subtracting 2%, dividing by 8% and multiplying by 50, where 2% is the bottom point of the scale and 8% is the range of the scale.

Unemployment Rate Points = ((Unemployment rate - 2%)/8%) X 50

For example, if the unemployment rate is 5%, take unemployment rate of 5%, subtract 2%, divide by 8%, and multiply by 50. The score would be 18.75 point of a possible 50; $((.05-.02)/.08) \times 50 = 18.75$ points)

(2) Net Assessed Value/capita (50 points maximum) - Net assessed value per capita for lead applicant.

To determine the net assessed value per capita, take the appropriate net assessed value and divide by the total 1996 population (projected from census data) of the lead applicant;

$$\text{NAV/capita} = \text{NAV/Total Population}$$

- (a) If the net assessed value/capita for the lead applicant is above \$10,000, 0 points are awarded.
- (b) If the net assessed value/capita for the lead applicant is \$3,000 or under, 50 points are awarded.
- (c) Between those values, the points are calculated by subtracting the NAV/capita from \$10,000, dividing by \$7000 and multiplying by 50, where \$10,000 is the top of the scale and \$7000 is the range of the scale.

$$\text{NAV/capita points} = ((\$10,000 - \text{NAV/capita})/\$7000) \times 50$$

For example, if the Net Assessed Value/capita is \$4,000, take \$10,000, subtract the NAV/capita of \$4,000, divide by \$7,000, and multiply by 50. The score would be 42.86 points of a possible 50 points; $((10,000 - 4,000)/7000) \times 50 = 42.86$.

(3) Median Housing Value (50 points maximum) - Median Housing Value for lead applicant.

$$\text{Median Housing Value Points} = ((\$75,000 - \text{median housing value})/\$50,000) \times 50$$

- (a) If the median housing value for the lead applicant is \$75,000 or higher, no points are awarded.
- (b) If the median housing value for the lead applicant is \$25,000 or lower, 50 points are awarded.

For example, if the median housing value is \$35,000, take \$75,000, subtract the median housing value of \$35,000, divide by \$50,000, and multiply by 50. The score would be 40 points out of a total possible of 50; $((75,000 - 35,000)/50,000) \times 50 = 40$.

(4) Median Household Income (50 points maximum)

$$\text{Median Household Income Points} = ((\$50,000 - \text{median household income})/\$25,000) \times 50$$

- (a) If the median household income is \$50,000 or higher, no points are awarded.
- (b) If the median household income is \$25,000 or lower, 50 points are awarded.
- (c) Between those values, the points are calculated by subtracting the median household income from \$50,000, dividing by \$25,000 and multiplying by 50, where \$50,000 is the top of the scale and \$25,000 is the range of the scale.

For example, if the Median Household Income is \$32,500, take \$50,000, subtract the median household income of \$32,500, divide by \$25,000, and multiply by 50. The score would be 35 points out of a possible 50; $((50,000 - 32,500)/25,000) \times 50 = 35$.

(5) Percentage Population Change (50 points maximum) - Percentage population change (1990-1996).

The percentage change is computed by subtracting the 1990 population from the 1996 population projection and dividing by the 1990 population. Convert this decimal to a percentage by multiplying by 100.

Percentage Population Change = ((1996 population - 1990 population)/1990 population) X 100

- (a) If the population increased by 15% or greater, 0 points are awarded.
- (b) If the population decreased by 10% or greater, 50 points are awarded.
- (c) Between those values, the points are calculated by subtracting the Percent Population Change from 15%, dividing by 25%, and multiplying by 50, where 15% is the top of the scale and 25% is the range of the scale.

Percentage Population Change points = ((15% - Percentage Population Change)/25%) X 50

For example, if the population increased by 3%, take 15%, subtract 3%, divide by 25%, and multiply by 50. The score would be 24 points out of a total possible of 50; $((15-3)/25 \times 50 = 24)$.

3. Local Match Contribution - 100 points:

Up to 100 points possible as determined by the percentage of local funds devoted to the project. This total is determined as follows:

Total Match Points = % Eligible Local Match X 2

Eligible local match can be local cash or debt. Government grants, including Build Indiana Funds, are not considered eligible match. 5% of the local match, up to a maximum of \$25,000 can be from in-kind sources.

4. Project Design Factors- 450 points:

450 points maximum awarded according to the evaluation in three areas:

Project Need - why does the community need this project.

Financial Impact - why is grant assistance necessary to complete this project.

Local Effort - what has/is the community doing to move this projects forward.

The project can receive a total of 150 points in each category. The project design points are awarded in 25 point increments. The points in these categories are awarded by the Department of Commerce review team when evaluating the projects. Applicants should work with their IDOC field representative to identify ways to increase their project's scores in these areas.

MAXIMUM AMOUNT OF GRANT REQUEST - COMMUNITY FOCUS FUND

The Indiana Department of Commerce has established a maximum grant award of **up to \$500,000** for a Community Focus Fund application. **The maximum award is not intended to serve as a target figure for requests for grant assistance.** Commerce will review the level of grant assistance requested and will consider the appropriateness of the project's scope, the level of demonstrated need and the financial resources of the applicant. **If Commerce determines that a lesser amount is appropriate, it may be necessary to revise the project before it is submitted in final form.**

**CITIZEN PARTICIPATION PLAN
INDIANA DEPARTMENT OF COMMERCE (STATE)**

The State of Indiana, Department of Commerce, pursuant to 24 CFR 91.115, 24 CFR 570.431 and 24 CFR 570.485(a) wishes to encourage maximum feasible opportunities for citizens and units of general local government to provide input and comments as to its Methods of Distribution set forth in the Department's annual Consolidated Plan for CDBG funds submitted to HUD as well as the Department's overall administration of the State's Small Cities Community Development Block Grant (CDBG) Program. In this regard, the Department of Commerce will perform the following:

1. Require each unit of general local government to comply with citizen participation requirements for such governmental units as specified under 24 CFR 570.486(a), to include the requirements for accessibility to information/records and to furnish citizens with information as to proposed CDBG funding assistance as set forth under 24 CFR 570.486(a)(3), provide technical assistance to representatives of low-and-moderate income groups, conduct a minimum of two (2) public hearings on proposed projects to be assisted by CDBG funding, such hearings being accessible to handicapped persons, provide citizens with reasonable advance notice and the opportunity to comment on proposed projects as set forth in Title 5-3-1 of Indiana Code, and provide interested parties with addresses, telephone numbers and times for submitting grievances and complaints.
2. Consult with local elected officials and the Department's Grant Administrator Networking Group in the development of the Method of distribution set forth in the State's Consolidated Plan for CDBG funding submitted to HUD.
3. Publish a proposed or "draft" Consolidated Plan and afford citizens, units of general local government, and the CDBG Policy Advisory committee the opportunity to comment thereon;
4. Furnish citizens and units of general local government with information concerning the amount of CDBG funds available for proposed community development and housing activities and the range/amount of funding to be used for these activities;
5. Hold one (1) or more public hearings respective to the State's proposed/draft Consolidated Plan, on amendments thereto, duly advertised in newspapers of general circulation in major population areas statewide pursuant to I.C. 5-3-1-2 (B), to obtain the views of citizens on proposed community development and housing needs. The Consolidated Plan Committee published the enclosed legal advertisement to twelve(12) regional newspapers of general circulation statewide respective to the public hearings (April 20, 2000) held on the 2000 Consolidated Plan Update. In addition, this notice was distributed by mail to over 3,000 local officials, non-profit entities, and interested parties statewide in an effort to maximize citizen participation in the FY 2000 consolidated planning process:

**The Republic, Columbus, IN
Indianapolis Star, Indianapolis, IN
The Journal-Gazette, Fort Wayne, IN
The Chronicle-Tribune, Marion, IN
The Courier Journal, Louisville, KY
Gary Post Tribune, Gary, IN
Tribune Star, Terre Haute, IN
Journal & Courier, Lafayette, IN
Evansville Courier, Evansville, IN
South Bend Tribune, South Bend, IN
Palladium-Item, Richmond, IN
The Times, Munster, IN**

6. Provide citizens and units of general local government with reasonable and timely access to records regarding the past and proposed use of CDBG funds,
7. Make the Consolidated Plan available to the public at the time it is submitted to HUD, and;
8. Follow the process and procedures outlined in items 2 through 7 above with respect to any amendments to a given annual CDBG Consolidated Plan and/or submission of the Consolidated Plan to HUD.

In addition, the State also will solicit comments from citizens and units of general local government on its CDBG Performance Review submitted annually to the U.S. Department of Housing and Urban Developments (HUD). Prior to its submission of the Review to HUD, the State will advertise regionally statewide (pursuant to I.C. 5-3-1) in newspapers of general circulation soliciting comments on the Performance and Evaluation Report.

The State will respond within thirty (30) days to inquiries and complaints received from citizens and, as appropriate, prepare written responses to comments, inquiries or complaints received from such citizens.

**NOTICE OF PUBLIC HEARING
FY 2000 CONSOLIDATED PLAN FOR FUNDING**

**INDIANA DEPARTMENT OF COMMERCE
INDIANA HOUSING FINANCE AUTHORITY
INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION
INDIANA DEPARTMENT OF HEALTH**

Pursuant to 24 CFR Part 91.115(a)(2), the State of Indiana wishes to encourage citizens to participate in the development of the State of Indiana Consolidated Plan for 2000. In accordance with this regulation, the State is providing the opportunity for citizens to comment on the 2000 Consolidated Plan Update draft report, which will be submitted to the US Department of Housing and Urban Development (HUD) on or before May 15, 2000. The Consolidated Plan defines the funding sources for the State of Indiana's four (4) major HUD-funded programs and provides communities a framework for defining comprehensive development planning. The FY 2000 Consolidated Plan will set forth the method of distribution of funding for the following state agencies and HUD-funded programs:

**Indiana Department of Commerce - State Community Development Block Grant (CDBG) Program
Indiana Housing Finance Authority - Home Investment Partnership Program
Indiana Family and Social Services Administration - Emergency Shelter Grant Program
Indiana Department of Health - Housing Opportunities for Persons With Aids Program**

These public hearings will be conducted as follows:

INSERT INFORMATION HERE

If you are unable to attend the public hearings, written comments are invited through April 30, 2000, at the following address:

**Grants Management Office
Indiana Department of Commerce
One North Capitol - Suite 700
Indianapolis, IN 46204-2288**

Please direct all questions to the Grants Management Office of the Department of Commerce at its toll free telephone number (800-246-7064) during normal business hours.

**Indiana Housing Finance Authority
Program Descriptions and Allocation Plan**

Calendar Year 2000

**Community Development Block Grant (CDBG)
HOME Investment Partnerships Program (HOME)**

For additional information, call a Development Specialist at (800) 872-0371 or (317) 232-7777 or visit us on the internet at www.indianahousing.org.

CDBG and HOME Methods of Distribution

The Indiana Housing Finance Authority (IHFA) distributes CDBG and HOME funds through five funding programs, as shown below. Each program area has unique criteria upon which funding decisions are based. The following discussion provides a summary of each program area, information regarding application cycles (if applicable), and scoring criteria (if applicable). For full program information, please refer to IHFA's full application packages and/or program guides.

IHFA distributes CDBG and HOME funds through competitive or demand-based processes and cannot predict the ultimate geographic distribution of the assistance. Since many of these programs are structured around competitive funding cycles, the distribution of funds is, therefore, based on demand as it relates to applications submitted throughout the year.

PROGRAM NAME	FUNDING SOURCE	TIMING OF FUNDING
Housing from Shelters to Homeownership	CDBG and HOME	3 annual competitive funding cycles
CHDO Works	HOME only	3 annual competitive funding cycles
Foundations	CDBG and HOME	Monthly competitive funding cycles
Rental Housing Tax Credits (RHTC)/HOME	HOME only	2 – 3 annual funding cycles
First Home/Plus	HOME only	Continuous throughout the year

Housing from Shelters to Homeownership – Program Description

Eligible Applicants / Eligible Activities	Local Units of Government (Non-CDBG Entitlement Community)	Local Units of Government and Townships (Non-HOME Participating Jurisdiction)	Community Housing Development Organization (CHDO) ¹	501(c)3 Organizations, Public Housing Authorities, and Joint Ventures
Community Development Block Grant (CDBG)²				
Emergency Shelter Rehabilitation/New Construction	x			
Youth Shelter Rehabilitation/New Construction	x			
Transitional Housing Rehabilitation	x			
Migrant/Seasonal Farm Worker Housing Rehabilitation/New Construction	x			
Rental Rehabilitation	x			
Owner-Occupied Rehabilitation	x			
Voluntary Acquisition/Demolition	x			
HOME Investment Partnerships Program (HOME)³				
Transitional Housing Rehabilitation/New Construction ⁴		x	x	x
Rental Rehabilitation/New Construction		x	x	x
Lease-Purchase Rehabilitation/New Construction		x	x	x
Homebuyer Rehabilitation/New Construction		x	x	x
Owner-Occupied Rehabilitation		x		x
Homeownership Counseling/Down Payment Assistance		x		x

- ¹ **CHDO Eligible Projects** include those HOME-funded projects that only state-certified community housing development organizations (CHDOs) propose to own, develop, or sponsor.

Own: CHDOs that will own rental property may apply for grant funds for a portion of the costs of acquisition, rehabilitation, or construction.

Develop: This activity can include either rental or homeownership projects. In rental projects, the CHDO must take the lead role in all phases of the project development and receive a fee for its services. In homeownership projects, the CHDO must own or purchase the property and subsequently sell the property to a qualified buyer. The CHDO ownership usually results in rehabilitation or construction of the property.

Sponsor: This applies only when a CHDO “lends” its certification to another not-for-profit that has not yet received its CHDO certification, or when the second organization cannot or chooses not to meet the CHDO certification requirements. Usually, the certified CHDO owns or develops a project and then transfers its ownership interest at some specified date to another not-for-profit. Most organizations should focus on projects that they will own or develop.

- ² The following entitlement communities are not eligible to apply for CDBG funds unless the applicant can demonstrate that at least 51% of the beneficiaries will come from outside of the entitlement community's boundaries:

Anderson	Evansville	Goshen	Indianapolis	Mishawaka	South Bend
Bloomington	Fort Wayne	Hammond	Lafayette	Muncie	Terre Haute
East Chicago	Gary	Kokomo	Lake County	New Albany	West Lafayette
Elkhart					

- ³ Applications from, or projects located within, the following participating jurisdictions are not eligible for HOME funds unless the request is for transitional housing:

Anderson	Fort Wayne	Muncie
Bloomington	Gary	St. Joseph County Consortium
East Chicago	Hammond	Terre Haute
Evansville	Indianapolis	Tippecanoe County Consortium
Elkhart County Consortium	Lake County	
(Round 1 – 2000 only)		

- ⁴ IHFA will accept applications for HOME transitional housing assistance regardless of the project location within the state.

Funding Limitations and Beneficiary Restrictions	CDBG Funding Limitations	CDBG Beneficiary Income Restrictions (% of area median income)	HOME Funding Limitations	HOME Beneficiary Income Restrictions (% of area median income)
Emergency Shelter	\$500,000/award \$20,000/bed	80%*	---	---
Youth Shelter	\$500,000/award \$20,000/bed	80%*	---	---
Migrant/Seasonal Farm Worker Housing	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%	---	---
Transitional Housing	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%*	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	60%
Rental Housing	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	60%
Homeownership Counseling/Down Payment Assistance	---	---	\$500,000/award \$10,000/unit	80%
Lease-Purchase Programs			\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%
Homebuyer – New Construction/Rehabilitation	---	---	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%
Owner-Occupied Rehabilitation	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%	\$500,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%
Voluntary Acquisition/Demolition	Award based on need \$100,000/unit	80%	---	---
HOME CHDO Projects				
Transitional Housing			\$600,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	60%
Rental Housing	---	---	\$600,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	60%
Lease-Purchase Programs			\$600,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%
Homebuyer – New Construction/Rehabilitation	---	---	\$600,000/award \$35,000/ 0 BR unit \$40,000/ 1+BR unit	80%

* or members of groups presumed by HUD to be of low/mod income (victims of domestic violence and homeless persons)

Application Cycle

Applications are accepted during three competitive funding rounds.

Scoring

The Authority has developed six (6) categories of criteria. If an application satisfies all applicable requirements, it will be evaluated and scored based on:

- Constituency Served: 40 possible points
- Development Characteristics: 85 possible points
- Financing: 90 possible points
- Market: 45 possible points
- Organizational Capacity/Readiness to Proceed: 74 possible points
- MBE/WBE Participation: 4 possible points
- Total 338 possible points

The maximum possible points for:

	CDBG/HOME Applications
emergency shelters	298
youth shelters	298
migrant/seasonal farm worker housing	298
transitional housing	298
rental housing	303
lease-purchase	283
homebuyer	288
owner-occupied rehabilitation	264
homeownership counseling/down payment assistance	215

No award shall be made to any development that scores below a total of 100 points. Where applicable, the funding agreement and any restrictive covenants recorded with the property will contain restrictions applicable to the points received. When making funding decisions, IHFA will consider projects against like-projects.

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds to a development irrespective of its point ranking, if such intended allocation is: (1) in compliance with applicable statutes; (2) in furtherance of promoting affordable housing; and (3) determined by IHFA's Board of Directors to be in the interests of the citizens of the State of Indiana.

CHDO Works – Program Description

Eligible Applicants

Eligible applicants are not-for-profit organizations that have successfully obtained certification from IHFA as a Community Housing Development Organization (CHDO) and serve **non-PJ areas**. Not-for-profit organizations that have not yet received CHDO certification (or whose certification is pending) are not eligible for operating funds.

Eligible Activities

Eligible activities are those directly related to promoting the agency's ability to develop, sponsor, and/or own a HOME CHDO-eligible affordable housing activities, such as homebuyer, rental, lease-purchase, and transitional housing. Any applicant who successfully competes for operating funds is required to implement direct HOME CHDO-eligible housing activities within twenty-four (24) months from the date that an operating award is made.

Eligible Costs

According to 24 CFR §92.208, eligible costs include reasonable and necessary costs for the operation of the community housing development organization. Such costs include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment; materials and supplies. This does not include furniture or other office décor. Other costs may also be eligible. Applicants are especially encouraged to consider computer equipment needs, especially hardware and software updates.

Funding Limitations

Applicants that serve non-PJ areas and have received CHDO certification from IHFA may apply for up to \$30,000 in operating assistance. CHDOs may receive no more than one operating funds grant during any twelve-month period, and individual contract awards will be made on an annual basis. CHDO Works funding (along with all other HOME-funded CHDO operating expenses) is limited to: (1) 50% of the CHDO's total operating expenses in any one fiscal year, or (2) \$50,000, whichever is greater.

Application Cycle

Applications are accepted during three competitive funding rounds.

Scoring Criteria

CHDO Works funds are currently being utilized fully on an annual basis. Therefore, these applications may be scored and ranked competitively in the future, if demand remains strong. Regardless of the final score, IHFA reserves the right to determine those needs and organizations that most clearly fulfill the intent of the State of Indiana's Consolidated Plan.

Organizational Capacity	25 points
Community Need	20 points
Readiness to Proceed	55 points
Training	15 points
Financial Management	<u>10 points</u>
Total Possible	125 points

The minimum scoring threshold for applications will vary as follows:

<u>Number of Previous "CHDO Works" Awards</u>	<u>Threshold</u>
0 awards	50 points
1 award	70 points
2 or more awards*	85 points

*Applications should include a demonstration of how funding will increase the organization's capacity, rather than only supporting existing operations.

Any application that falls below its respective threshold will not be recommended for funding.

Foundations – Program Description

Eligible Activities

CDBG: Eligible applicants (Cities, Towns, Counties) may apply for up to \$30,000 to perform housing needs assessments or \$50,000 to conduct site-specific feasibility studies. The purpose of the needs assessment funds is to enable a community to evaluate its housing needs, determine market conditions, identify general strategies, and formulate an action plan for addressing the housing issues identified. Feasibility studies are to enable the community to determine the feasibility of a specific site/building for housing development.

HOME: State certified CHDOs may apply for pre-development loan funds up to \$50,000 to fund preliminary costs associated with conducting a feasibility analysis of a project. Funds are provided at 0% interest for a 18-month period. For projects deemed infeasible, repayment may be waived. Eligible activities may include, professional fees, site control, purchase options, appraisals, etc.

Application Cycle

Applications are accepted on a monthly basis.

Scoring Criteria

IHFA has developed four (4) categories of criteria. If an application satisfies all applicable requirements, it will be evaluated and scored based on:

- Constituency Served or Studied: 45 possible points
- Project Design 15 possible points
- Organizational Capacity 20 possible points
- Readiness to Proceed: 45 possible points
- Market: 15 possible points
- MBE/WBE Participation: 4 possible points

The maximum possible points is 144. No award shall be made to any development that scores below a total of 60 points.

Notwithstanding the point ranking system set forth above, IHFA reserves the right and shall have the power to allocate funds irrespective of its point ranking, if such intended allocation is: (1) in compliance with the applicable federal regulations; (2) in furtherance of the overall goals of the Authority; and (3) determined by the Board to be in the interests of the citizens of the State of Indiana.

Rental Housing Tax Credits/HOME – Program Description

Indiana Housing Finance Authority's HOME Supplement for affordable multi-family rental housing developments combines requests for two funding sources into one application. Developers applying for Rental Housing Tax Credits (RHTC) may simultaneously request funds from the HOME Investment Partnerships Program. The HOME Supplement will:

- encourage not-for-profit organizations to develop affordable rental housing,
- stimulate multi-family rental housing development in Indiana's smaller cities and rural areas, which have traditionally been underserved,

Due to the high demand for HOME dollars with tax credit developments, special consideration will be given to applicants that (1) have a not-for-profit majority ownership stake, (2) agree to set-aside a percentage of the development's units at or below 40% of area median income, and (3) are willing to defer at least 50% of the developer fee.

Eligible Applicants

While both for-profits and not-for-profits are eligible to apply for tax credits, to be considered for additional funding through the HOME program, applicants must be one of the following:

1. **A not-for-profit organization**, organized under section 501(c)(3) of the Internal Revenue Code, as defined in the 2000 Rental Housing Tax Credit Qualified Allocation Plan for the State of Indiana. The not-for-profit must have been in existence at least a year, with affordable housing as one of its primary goals, you must submit at the time of application, proof of 501(c) 3 status, Articles of Incorporation, IRS documentation of not-for-profit status, and a complete signed Rental Housing Tax Credit Not-for-Profit Questionnaire.
2. **A partnership of not-for-profit/for-profit organizations.** These must be partnerships in which a not-for-profit organization materially participates in the partnership in one or more of the following ways (as defined in Section 469(h) of the Internal Revenue Code).
 - The not-for-profit earns a substantial percentage (at least 51%) of the developer fee.
 - The not-for-profit retains ownership of the property at the conclusion of the compliance period at a sales price of \$1.00 plus exit fees.
 - A percentage of the cash flows generated from the development goes to the not-for-profit.
 - The not-for-profit participates in property management and earns appropriate management fees.
3. **A Public Housing Authority.**

Eligible Activities

HOME funds may be used during any portion of the development -- construction, rehabilitation, acquisition, and/or permanent financing -- as long as the proposed use meets the requirements of the individual program. You should be careful in selecting your proposed use because it may affect the RHTC portion of your development.

IHFA awards to not-for-profits will generally be in the form of a grant. The recipient may then invest the funds in the RHTC/HOME development in the manner that is most effective for that development (a grant, a loan, or a combination of the two). These conditions, if approved, will become part of the contractual agreement between IHFA and the recipient organization.

Not-for-profits that are state-certified CHDOs prior to RHTC/HOME application submittal are encouraged to put the HOME dollars in the development as a loan, if at all possible, because the CHDO may retain the repayments of interest and principal for use in other affordable housing developments. The CHDO may use the repayment stream (both principal and interest): (1) to buy the property at the end of the partnership; (2) to pay the exit fees for other partners in the development at the end of the affordability period; (3) to use the income stream to provide services to the tenants of the particular development; (4) to exert influence over the conditions of sale of the property; or (5) for any other purpose that expands affordable housing and that is approved in advance by IHFA.

Not-for-profit applicants that are not CHDOs may still put the HOME dollars in the development as either a grant or a loan; however, if the funds are invested as a loan, all principal and interest payments must be returned to IHFA.

The form and use of HOME funds will be critical in determining whether the development will receive a reduced eligible basis or a 4% credit under the RHTC program.

Beneficiary Restrictions

One hundred percent (100%) of the HOME-assisted units must be occupied by households whose incomes are at or below 50% of the area median income, adjusted for household size, and have a rental rates that do not exceed the maximum rent equal to the lesser of the Low HOME Rent (50% rent) or the Fair Market Rent.

The applicant must set-aside at least one (1) HOME-assisted unit or 10% of the HOME-assisted units, whichever is greater, for households at or below 40% AMI, adjusted for family size, and charge the lower of the Low HOME Rents or the 40% tax credit rent.

The HOME program sets maximum rents per unit (including tenant-paid utilities) by size of unit and by market area. These rent limits are updated annually and are available from IHFA.

Funding Limitations

No applicant or development may receive more than \$500,000 in HOME assistance under this program. In the event an application is not recommended for funding using one of the requested sources of funds (Rental Housing Tax Credits or HOME funds), the development may be denied funding from both sources.

Applicants should be aware that IHFA is required to complete a subsidy layering review any time a development receives HOME funds and other governmental subsidies to assure that the development is not being overly subsidized. Applicants awarded HOME funding in conjunction with the RHTC program may receive an offer of assistance that is different from that requested.

Application Cycle

A request for HOME funding in conjunction with Tax Credits must be included in the RHTC application and is due by the published RHTC deadlines. Applications for HOME financing for a development using RHTC will not be accepted outside of this process.

Scoring Criteria

Eligibility will be determined on (1) whether the development demonstrates a need for HOME funds in order to make a greater number of rental units affordable to lower income households; (2) whether the development meets the state and federal requirements of all programs for which it is applying; (3) if the development ranking is sufficient for it to be awarded tax credits pursuant to the tax credit process; (4) whether the development meets the minimum scoring threshold of the HOME program; and (5) the availability of HOME funds.

First Home/Plus – Program Description

Difficulty in coming up with cash for a downpayment is often the biggest obstacle for first-time homebuyers. Subsequently, IHFA has developed the First Home/Plus program, through which IHFA links HOME downpayment assistance with its Mortgage Revenue Bond (MRB) program.

Income-eligible homebuyers can receive up to 10% of the home purchase price in downpayment assistance in conjunction with a below-market interest rate mortgage through IHFA. The First Home/Plus program is operated through a partnership between IHFA and participating local lending institutions throughout Indiana. HOME downpayment assistance is provided as a 0%, forgivable second mortgage. If the buyer resides in the property for five years, the second mortgage is forgiven. For the purchase of an existing home, for three months prior to the sale, the home must have been vacant, occupied by the seller, or rented to the household that is buying the home.

Beneficiary Restrictions

The borrower must meet the following eligibility requirements:

1. Must be a first time homebuyer (i.e. has not, at any time during the three years preceding the date of loan closing had an ownership interest in his/her principal residence), unless the buyer is purchasing a home located in a targeted area as published in IHFA's First Home/Plus Program Guide.
2. Must be income-eligible as published in IHFA's First Home/Plus Program Guide.
3. If a borrower is separated from their spouse, a legal separation agreement or a petition for the dissolution is required prior to preliminary approval.
4. Must reasonably expect to reside in the property as his/her principal residence within 60 days after the loan closing date on existing homes and within 60 days of completion for a newly constructed home.
5. Must currently be or intend to become a resident of the State of Indiana.
6. Must successfully complete a homeownership training program.

Funding Limitations

Depending upon their income, borrowers receive a downpayment assistance of 5% or 10% (capped at \$2,500 and \$5,000, respectively) of the sales price or the appraised value of the property, whichever is less. Acquisition cost of the home may not exceed the lesser of the maximum as set forth in IHFA's First Home/Plus Program Guide or FHA 203(b) Mortgage Limits as published periodically by HUD.

Application Cycle

Applications are accepted on a continuous basis. Funds are allocated on a first-come, first-served basis. Interested borrowers must contact a participating lender to apply for the program. Borrowers are encouraged to contact a participating lender for loan "pre-approval" before they begin looking for a house.

First Home/One Down Experiment – Program Description

IHFA and Fannie Mae jointly offers the First Home/One Down initiative, which allows qualified first-time home buyers to obtain mortgages with an investment as little as 1%. The loans are offered through IHFA and its statewide network of participating mortgage lenders. In many ways, the First Home/One Down program is operated in the same manner as IHFA's First Home/Plus program, as described in the previous section. Differences between the two programs are highlighted below.

IHFA/Fannie Mae's First Home/One Down Experiment offers homebuyers affordable conventional financing. The qualified homebuyer obtains a first mortgage at a below market interest rate. HOME downpayment assistance of 5% or 10% (capped at \$2,500 and \$5,000, respectively), depending upon the buyer's income, is provided in the form of a 0% forgivable second mortgage.

Borrowers must have at least 1% of their own funds invested in the transaction. Sellers may pay up to 3% of the sales price in closing cost. The normal Fannie Mae requirement of having cash reserves left in the bank after closing equal to two months mortgage payments is waived. Pre- and post-purchasing counseling, as well as a whole-house inspection, are requirements of the program.

HOME Investment Partnerships Program - Resale/Recapture Guidelines

In accordance with the HOME Investment Partnerships Program, 24 CFR Part 92, and pursuant to Section 92.254(a)(4) of the Final Rule, the State of Indiana is establishing policy guidelines for the resale of assisted homeownership property to low-income homebuyers. Because of the diversity of program designs throughout the State, recapture provisions will be appropriate for some project designs and resale provisions will be appropriate for others.

Resale Guidelines

Where the program design calls for no recapture or where a program sponsor so chooses, the guidelines for resale may be adopted in lieu of recapture guidelines. Resale restrictions will require the seller to sell the property only to a low-income family that will use the property as their principle residence. The term “low-income family” shall mean a family whose gross annual income does not exceed 80% of the median family income for the geographic area as published annually by HUD. As a guideline, the purchasing family should pay no more than 30% of its gross family income towards the principal, interest, taxes, and insurance for the property on a monthly basis. Individual projects may, however, establish guidelines that better reflect their mission and clientele. Such guidelines should be described in the application or award agreement. The housing shall remain affordable to a reasonable range of low-income buyers for the period described in the HOME regulations, as from time to time may be amended.

The seller of the property will be allowed to receive a fair return on investment, which will include the homeowner’s investment and any capital improvements made to the property.

Recapture Guidelines

HOME funds subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from the fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value (development subsidy). IHFA will adopt a method for calculating the amount of HOME recapture based on the net proceeds of from the sale of the house shared between IHFA and the homeowner.

If the net proceeds are not sufficient to recapture the full amount of the HOME investment plus recover the amount of the homeowner’s downpayment and any capital improvement made by the owner since purchase, the participating jurisdiction may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs.

The net proceeds may be divided proportionally as set forth in the following mathematical formula:

HOME Recapture Amount = $(HI / (HI + HOI)) \times \text{Net Proceeds}$

Homeowner Amount = $(HOI / (HI + HOI)) \times \text{Net Proceeds}$

HI = HOME Investment

HOI = Homeowner Investment

Capital Improvements: Shall be defined as the cost of improvements that increase the value of property or lengthens its life. Examples include but are not limited to, putting a recreation room in an unfinished basement, adding another bathroom or bedroom, putting up a fence, putting in new plumbing or wiring, installing a new roof, or paving the driveway.

Termination of Affordability Period

The affordability restrictions must terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD. The housing provider of HOME funds may use purchase options, rights of first refusal, or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.

HOME Investment Partnerships Program – Funds Transfer

The Indiana Housing Finance Authority, at its discretion, may authorize HUD to transfer a portion of the State's allocation of HOME Investment Partnerships program funds to qualifying communities to meet the \$500,000 threshold requirement of a HOME participating jurisdiction.

Indiana Housing Finance Authority

2000 Proposed CDBG and HOME Allocations

Community Development Block Grant (CDBG)

Foundations
 -Housing Needs Assessments
 -Site-Specific Feasibility Studies

Housing from Shelters to Homeownership
 -Emergency Shelters Rehabilitation/New Construction ¹
 -Youth Shelters Rehabilitation/New Construction ¹
 -Transitional Housing Rehabilitation ¹
 -Migrant/Seasonal Farmworker Housing Rehabilitation/New Construction
 -Rental Rehabilitation
 -Owner-Occupied Rehabilitation
 -Acquisition/Demolition ²

Total

HOME Investment Partnerships Program (HOME)

Foundations
 -CHDO Pre-development Loans
 -Homeownership Counseling/Downpayment Assistance (prior to 1999)

Housing from Shelters to Homeownership
 -Transitional Housing Rehabilitation/New Construction ¹
 -Rental Rehabilitation/New Construction
 -Lease-Purchase Rehabilitation/New Construction
 -Homebuyer Rehabilitation/New Construction
 -Owner-Occupied Rehabilitation
 -Homeownership Counseling/Downpayment Assistance (beginning 1999)

CHDO Works
HOME/RHTC
First Home ³
HOME/501c3 Bonds
 Administration ⁴
 Administrative Subrecipient Agreements/Contracts

Total

-CHDO Project Awards Included in Above Activity Totals
 (minimum 15%)

Amount Transferred to Participating Jurisdictions ⁵
Total

Proposed FY98	Awards During PY 98 7/1/98 - 6/30/99	Proposed FY99	Awards to Date During PY 99 7/1/99 - 3/31/00	Proposed FY 00
\$200,000	4%	\$200,000	4%	\$200,000
				4%
				2%
				2%
\$4,800,000	96%	\$4,800,000	96%	\$4,800,000
				10%
				10%
				10%
				10%
				15%
				41%
				0%
\$5,000,000	100%	\$5,000,000	100%	\$5,000,000
				1%
\$1,250,000	10%	\$200,000	1%	\$200,000
				51%
				11%
				14%
				7%
				7%
				7%
				5%
\$5,490,500	44%	\$7,052,500	51%	\$7,218,800
				22%
				14%
				0%
				14%
				4%
				8%
				3%
				9%
				14%
				0%
\$500,000	4%	\$500,000	4%	\$500,000
\$1,000,000	8%	\$1,150,000	8%	\$1,250,000
\$2,800,000	22%	\$3,200,000	23%	\$3,300,000
\$250,000	2%	\$250,000	2%	\$250,000
				2%
\$1,254,500	10%	\$1,372,500	10%	\$1,413,200
				5%
				5%
\$12,545,000	100%	\$13,725,000	100%	\$14,132,000
				100%
				32%

\$246,000
 \$12,791,000
 \$88,000
 \$14,220,000

¹ Emergency shelters, youth shelters, and transitional housing -- \$2.5 million funding goal for calendar years 1994-1999, \$3 million funding goal for calendar year 2000.

² Includes \$3.4 million special CDBG appropriation for flood mitigation.

³ Award column includes houses funded with HOME Program Income. Data reflects closing date.

⁴ Proposed amount includes total admin that will be split between IHFA, grantees, & other administrative contracts. Award column indicates IHFA admin expenditures only.

⁵ Transfer of HOME funds from IHFA to various state Participating Jurisdictions to bring each area's allocation up to a level of \$500,000.

AIDServe Indiana, Inc.

AIDServe Indiana, Inc. (ASI) is a state-wide non-for-profit corporation managing HIV/AIDS education and services throughout the state of Indiana.

ASI administers programming throughout the state through collaborative efforts with HIV/AIDS Care Coordination Lead Agency sites in twelve (12) regional areas, following the Care Coordination regional areas outlined by the Indiana State Department of Health, HIV/STD Division. Each Care Coordination region is comprised of HIV/AIDS service organizations, consumer groups, and other agencies and individuals interested in reaching out to people living with HIV/AIDS.

***AIDServe Indiana, Inc. Mission:
To prevent the transmission of HIV and improve the quality
of life for those infected and affected by HIV by creating
access to education and services for all communities
in Indiana; and to advocate for an effective and
compassionate response to HIV.***

AIDServe Indiana, Inc.'s (ASI) programs are designed to help HIV+ people receive approved medical services and pharmaceutical assistance, find affordable housing, participate in health insurance coverage that traditional health care does not provide, seek treatment for substance abuse and receive emergency financial assistance.

The ASI Services Division administers these programs through the following program areas:

- ***Medical Services*** includes medical services billing, pharmaceutical billing and HIAP billing.
- ***Insurance Services*** includes enrollment for the AIDS Drug Assistance program (ADAP), Early Intervention program (EIP), EIP Limited program, and Health Insurance Assistance program (HIAP).
- ***Substance Abuse Services*** includes the AIDS Substance program (ASAP).
- ***Housing Continuum Services*** includes the Tenant Based Housing Assistance program (TBHA), Direct Emergency Financial Assistance program (DEFA) and other "Special Projects" covering supportive services for clients and agency support for housing related programming.

To find out additional information about the AIDServe Indiana, Inc. Services Division programs, please contact:

AIDServe Indiana, Inc.
3951 North Meridian Street, Suite 101
Indianapolis, Indiana 46208
Phone: 317.920.7755/800.848.AIDS
Fax: 317.920.3199
www.aidservindiana.org

Housing Continuum Services Program

The AIDServe Indiana, Inc. Services Division's ***Housing Continuum Services Program*** focuses on investing local HIV/AIDS service providers that continue to meet the housing and service needs of their clients.

Since medical treatment for HIV/AIDS can be costly, the Housing Continuum Services program is designed to assist clients prevent financial crises, maintain self-sufficiency and prevent homelessness. The program also assists clients by funding supportive services including food and nutrition programs, transportation assistance, job training and childcare.

We empower local organizations by providing increasing resources, education, training, networking and support to people living with HIV/AIDS in Indiana. The result of our combined effort is community-based HIV/AIDS services that work together for improved client care. To further increase the capacity and responsiveness of care coordination regions to local housing and supportive services needs, the Housing Continuum Services program awards annual funding on a formula basis to our 12 HIV/AIDS Care Coordination regions in the state of Indiana. Regions have the flexibility to choose from a wide variety of eligible activities to create programs tailored to local regional needs.

The Housing Continuum Services program is administered by a Program Director, Client Services Manager and Program Assistant.

Program Director

Michelle Bartz, Ext. 328

mbartz@aidserve.org

Client Services Manager

Jennifer Dawson, Ext. 307

jdawson@aidserve.org

Program Assistant

(vacant), Ext. 316

Funding Sources

Various funding sources are available for allocation with the release of each program year's Housing Continuum Services Funding Application. The following funding sources are available for allocation with the release of the 2000 Funding Application. Additional funding may be available throughout the program year; as additional funding becomes available, Housing Continuum Services program staff will notify regional HIV/AIDS Care Coordination Lead Agency personnel. All funding sources do not run on similar program cycles - please note varying cycles listed below.

Housing Opportunities for Persons with AIDS (HOPWA)

Program Year July 1 - June 30 (*dependant on federal release of funding*)

HOPWA funding is a federal funding program administered through the US Department of Housing and Urban Development (HUD). The program is federally regulated by the HOPWA chapter of the Code of Federal Regulations (see *Chapter 12 HOPWA Code of Federal Regulations*). HOPWA funding is allocated to the state of Indiana through the Indiana State Department of Health, HIV/STD Division. ASI is the sub-recipient of this funding on an annual basis; allocation is made to the Indiana HIV/AIDS Care Coordination regions through a funding allocation formula administered by ASI.

For more information, visit <http://www.hud.gov/cpd/hopwahom.html>

Each Formula year of HOPWA dollars are available to the state of Indiana for a period of three (3) years. Contracts for funding are administered to HIV/AIDS Care Coordination regions during the first year of funding availability for a period of one (1) year. Regions are encouraged to expend available funding during the first program year. *Failure for the state of Indiana, ASI or HIV/AIDS Care Coordination regions to completely expend funding in a consistent and timely manner can result in decreased funding for the state of Indiana.*

If additional time is required to expend funding, Lead Agency staff must submit a written proposal to Housing Continuum Program staff prior to one (1) month of expiration of the program year detailing conditions for the program term extension (*contact Housing Continuum Program staff for requirements and additional information*). Funding that is allocated during the current program year, and not completely expended or proposed for program term extension, will be reclaimed by ASI for re-allocation to AIDS Service Organizations (ASOs) in the state of Indiana. Funding allocated through the re-allocation process is typically offered to ASOs through a competitive grant process (rather than the formula allocation process).

Eligible programming

- Tenant Based Housing Assistance (TBHA)
- Direct Emergency Financial Assistance (DEFA)
- "Special Projects"

Ryan White Title II (Supportive Services)

Program Year April 1 - March 31 (*dependant on federal release of funding*)

Ryan White Title II Care Act (Supportive Services) funding is a federal funding program administered through the US Department of Health and Human Services (HRSA). Ryan White funding is allocated to the state of Indiana through the Indiana State Department of Health, HIV/STD Division. ASI is the sub-recipient of this funding on an annual basis; allocation is made to the Indiana HIV/AIDS Care Coordination regions through a funding allocation formula administered by ASI.

For more information, visit <http://www.hrsa.dhhs.gov/hab/care.html>

Each program year allocation of Ryan White funding is available for a period of only one (1) year. Regions must expend their total allocation of funding during the current program year; HRSA will not allow for program year extensions or reallocation of funding. *Failure for the state of Indiana, ASI or HIV/AIDS Care Coordination regions to completely expend funding in a consistent and timely manner can result in decreased funding for the state of Indiana.*

Eligible programming

- “Special Projects”

AIDServe Indiana, Inc. Fund-raising

Program Year July 1 - June 30

AIDServe Indiana, Inc. Fund-raising dollars are raised by in-house ASI fund-raising efforts such as the Indiana AIDS Walk & Festival, the Garage Party, private donations and foundation grants. Allocation is made to the Indiana HIV/AIDS Care Coordination regions, on an annual basis, through a funding allocation formula administered by ASI.

For more information, visit www.aidserve.org

Contracts for funding are administered to HIV/AIDS Care Coordination regions during the current year of funding availability for a period of one (1) year. Regions are encouraged to expend available funding during the first program year.

If additional time is required to expend funding, Lead Agency staff must submit a written proposal to Housing Continuum Program staff prior to one (1) month of expiration of the program year detailing conditions for the program term extension (*contact Housing Continuum Program staff for requirements and additional information*). Funding that is allocated during the current program year, and not completely expended or proposed for program term extension, will be reclaimed by ASI for re-allocation to AIDS Service Organizations (ASOs) in the state of Indiana.

Eligible programming

- Direct Emergency Financial Assistance (DEFA)

Broadway Cares/Equity Fights AIDS DEFA

Program Year April 1 - March 31

Broadway Cares/Equity Fights AIDS is the nation's leading industry-based, not-for-profit AIDS fund-raising and grant making organization. It is the leading ongoing, committed response from the American Theatre community to an urgent worldwide health crisis. As awards are made to ASI, the Housing department allocated funding to the Indiana HIV/AIDS Care Coordination regions.

For more information, visit <http://www.bcefa.org/>

Contracts for funding are administered to HIV/AIDS Care Coordination regions during the current year of funding availability for a period of one (1) year. Regions are encouraged to expend available funding during the first program year.

If additional time is required to expend funding, Lead Agency staff must submit a written proposal to Housing Continuum Program staff prior to one (1) month of expiration of the program year detailing conditions for the program term extension (*contact Housing Continuum Program staff for requirements and additional information*). Funding that is allocated during the current program year, and not completely expended or proposed for program term extension, will be reclaimed by ASI for re-allocation to AIDS Service Organizations (ASOs) in the state of Indiana.

Eligible programming

- Direct Emergency Financial Assistance (DEFA)

Programs and Eligible Activities

Available funding provides for a broad range of eligible activities. Following are the activities towards which regions can choose to direct their funding allocation. Each program outlines the funding source under which the program is an eligible activity, detailing any specific program regulations.

Tenant Based Housing Assistance (TBHA)

The Tenant Based Housing Assistance (TBHA) program provides long term housing assistance payments in an effort to make housing affordable for the client, preventing homelessness.

The Client Selection Committee (see *Chapter 7 Client Selection Committee*) will establish regional guidelines for maximum assistance period (if any), as well as any additional restrictions. Assistance amount is determined by income, area rent limits and local guidelines. Clients must meet the eligibility requirements dependent on funding source (see *Chapter 8 Client Eligibility*).

- ***Housing Opportunities for Persons with AIDS (HOPWA)***

Regions may utilize up to 7% of the funding that is allocated towards their TBHA program for Program Delivery expenses, or they can choose to allocate the entire amount towards direct client services.

*At this time, regions must subsidize the client the total amount above and beyond the client's maximum 30% adjusted income payment. "**Low subsidy**" (assisting the client with a payment which requires the client to pay an amount less than the 30% adjusted income) is not allowable under HOPWA regulations. Also, it is prohibited to have the client pay more than the 30% adjusted income payment.*

Mortgage assistance is not an eligible expense under the TBHA program.

Direct Emergency Financial Assistance (DEFA)

The Direct Emergency Financial Assistance (DEFA) program provides an emergency resource for clients in an effort to prevent homelessness. The Client Selection Committee must establish the client payment as an emergency.

The Client Selection Committee will establish regional guidelines for eligible payments made to clients, as well as any payment "caps" or restrictions placed on assistance. Clients must meet the eligibility requirements dependent on funding source (see *Chapter 8 Client Eligibility*).

- ***Housing Opportunities for Persons with AIDS (HOPWA)***

HOPWA funding may be allocated for DEFA programming activities including rent, mortgagor and utility payments to prevent the homelessness of the tenant or mortgagor of a dwelling. Please see the HOPWA Code of Federal Regulations for allowable assistance time period.

*Regions may utilize up to 7% of the funding that is allocated towards their HOPWA DEFA program for **Program Delivery** expenses, or they can choose to allocate the entire amount towards direct client services.*

The client cannot receive DEFA assistance with HOPWA funding if he/she is already receiving the full TBHA payment allowance above and beyond the client's maximum 30% adjusted income payment.

- ***AIDServe Indiana, Inc. Fund-raising***

ASI Fund-raising may be allocated for DEFA programming activities including, but not limited to, medical assistance (office visits, hospital costs, treatments and prescriptions), incidentals (clothing, household items, car repairs, bus tickets, bills, etc.) and emergency housing assistance to prevent homelessness (rent, mortgage, security deposits, utilities and emergency shelter).

*Regions may utilize up to 7% of the funding that is allocated towards their AIDServe Indiana, Inc. Fund-raising DEFA program for **Program Delivery** expense, or they can choose to allocate the entire amount towards direct client services.*

Regions should reserve this funding for DEFA payments that are non-housing related until HOPWA DEFA funding is completely expended. Funds are not subject to income regulations, and are available for emergency assistance to any individual or household living with HIV/AIDS. ***The Client Selection Committee will establish income limits using poverty guidelines or income limits in an effort to ensure that services are reaching people with the greatest need and minimal resources.***

▪ ***Broadway Cares/Equity Fights AIDS DEFA***

Broadway Cares/Equity Fights AIDS DEFA funding may be allocated for DEFA programming activities including any payment established as an emergency by the Client Selection Committee. Regions may allocate this funding for any housing or non-housing DEFA payment, dependant on regional needs.

Regions may not utilize the 7% Program Delivery with Broadway Cares/Equity Fights AIDS DEFA funding.

“Special Projects”

“Special Projects” programming, dependant on the funding source, provides financial support to HIV/AIDS Care Coordination regions to improve the quality, availability and organization of direct client support, and funding for projects that enhance the quality and availability of housing for persons living with HIV/AIDS.

Regions may not utilize the 7% Program Delivery with any funding allocated towards “Special Projects”.

Regions proposing projects to support housing related staff salary should categorize projects under the service/activity that will be provided.

▪ ***Housing Opportunities for Persons with AIDS (HOPWA)***

The following summary outlines eligible activities for which regions may allocate HOPWA funding for “Special Projects” as detailed in the HOPWA Code of Federal Regulations:

Project Based Housing Assistance. Funding for long term rental assistance payments to make particular housing units affordable and available to low-income people with HIV/AIDS.

Housing Development/Rehabilitation. Funding for the acquisition, new construction, rehabilitation, or long-term lease of affordable, accessible, housing units. The compliance period for units developed with HOPWA funding is a minimum of ten years. Funds may also be used to make existing units accessible to people with disabilities. *(Additional requirements are necessary – please contact Housing Continuum Services staff for additional application materials.).*

Supportive Services. Funding for health, mental health, assessment, permanent housing placement, drug and alcohol abuse treatment and counseling, day care, personal assistance, nutritional services, intensive care and other services for eligible clients. The state will only accept proposals for care

coordination targeted specifically at addressing housing issues, and will not accept proposals to provide supportive services for which other federal or state assistance is available.

Housing Information Services. Funding for counseling and information and referral services to assist eligible persons to locate, acquire, finance and maintain housing. Programming may include, but is not limited to, fair housing counseling for eligible persons who may encounter discrimination on the basis of race, color, religion, sex, age, national origin, familial status or handicap.

Resource Identification Services. Funding to establish, coordinate, and develop housing resources for eligible persons.

Technical Assistance/Capacity Building. Funding to establish and operate a community residence. Programming may include, but is not limited to, planning and other pre-development or pre-construction expenses, and costs relating to community outreach and education activities regarding AIDS or related diseases for persons residing in proximity of the community residence.

Operating Costs for Housing. Funding for maintenance, security, operation, insurance, utilities, furnishings, equipment, supplies, and other incidental costs for HIV/AIDS housing.

- ***Ryan White Title II (Supportive Services)***

The following summary outlines eligible activities for which regions may allocate Ryan White Title II (Supportive Services) funding for “Special Projects” as detailed in HRSA regulations. All “Special Projects” funded with Ryan White Title II dollars must have primary goals and objectives including activities designed to improve the quality of life for persons living with HIV/AIDS.

Wellness. Funding for nutrition counseling, aerobics classes, and other wellness related activities.

Food and Nutrition. Funding for food pantries, providing food vouchers, hiring a nutritionist or dietitian to serve clients, and other related activities.

Job Training. Funding to prepare clients for re-entry into the workforce including resume preparation, interviewing, computer skills, and other skill enhancement activities.

Transportation. Funding to provide mileage reimbursement to volunteer drivers, cab vouchers and bus tickets for clients, purchase a vehicle specifically for the use of transporting clients to appointments, shopping and other errands, and other activities to enhance the mobility of clients.

Childcare. Funding to provide secure and reliable care for client’s children as the client returns to work, school or to meet medical and other appointments.

Ryan White Title II dollars may be allocated for housing referral services and short-term emergency housing needs. Funded programs must be for housing related activities that are defined as necessary to gain or maintain access to medical care (see *Chapter 12 for the HIV/AIDS Bureau (HAB) Policy Notice* on the use of Ryan White CARE Act funding for housing referral services and short-term/emergency housing needs). *Funding may not be provided to the client in the form of cash payments, and is not allowable for payment of mortgage payments.*

Housing Referral Services. Service provided by Care Coordinator to assess, search, place and advocate housing services necessary to gain or maintain medical care

Short-term Emergency Housing. Assistance understood as transitional, incorporated with a strategy to identify long-term housing.

Funding Allocation Process

The AIDServe Indiana, Inc. Housing Continuum Services program allocates funding to the twelve (12) HIV/AIDS Care Coordination regions in the following two methods:

- ***Competitive Application Allocation.*** Regions submit proposals for programming including the funding budget needed to complete the program. In this method, a small committee of ASI staff, primarily inclusive of the Housing Continuum Services program staff, review and score the program proposals. Funding awards are allocated to program proposals with the greatest feasibility and need.
- ***Formula Allocation.*** Funding is allocated to regions through a formula allocation based on epidemiological data, poverty level, housing cost and total population. It provides an objective method of allocating funding. The formula is updated at each use with the most recent data available in the HIV/STD QUARTERLY Indiana Summary Report published by the Indiana State Department of Health.

The formula allocation method of distribution of annual funding has proven successful for the Housing Continuum Services program, and was utilized for allocation of the 2000 funding release. The formula allocation method determines the financial allocation for each region by developing and applying a crisis factor for each county. The crisis factors sum to 100% for 83 Indiana counties eligible for HOPWA funding (the Damien Center, covering Region 7, receives its own HOPWA allocation from HUD), and for 92 counties eligible for all other available funding. Each county's factor is applied against the entire amount of funds available, producing a lump sum of funds allocated to each county. Regional budgets are developed by combining all county allocations in a region.

County-level data is used to determine a crisis factor for each county including number of current HIV/AIDS infection, number of people at 200% of poverty as a percent of total population, total county population, county fair market rent values and cumulative HIV/AIDS infection rates.

For the 2000 annual funding release, the Housing Continuum Services program weighted the crisis factors as follows:

Fair Market Rent values	5%
Number of people at 200% poverty % of population	30%
Current HIV/AIDS infection	45%
Total county population	15%
Cumulative HIV/AIDS infection	5%

The funding allocation for each region should be utilized for clients residing in that region only (see Chapter 8 Client Eligibility). Please contact Housing Continuum Services staff to review current policy for regional “client sharing”, and transient client funding eligibility.

Eligible Funding Recipients

Funds may be allocated to various organizations within a region, coordinated by the lead agency. All applicants must demonstrate alliances with HIV/AIDS service organizations or other case management providers who are Medicaid certified to serve people with HIV/AIDS (please contact Housing Continuum Services staff for a list of eligible providers).

Regional agencies should collaborate to enhance, rather than duplicate, regional services and programming in order to decide where funding will most efficiently be utilized to meet client need (see *Chapter 6 Regional Planning Process and Committee*).

- *Not-for-profit Organizations.* Eligible not-for-profits include any nonprofit organization that (a) is organized under State or local laws; (b) has no part of its net earnings inuring to the benefit of any members, founder, contributor or individual; (c) has a functioning accounting system that is operated in accordance with generally accepted accounting principals, or has designated an entity that will maintain such an accounting system; and (d) has among its purposes significant activities related to providing services or housing to persons with HIV/AIDS or related diseases.

Organizations that do not meet this specification may affiliate with a local HIV/AIDS service provider for the purposes of submitting an application. Not-for-profits are required to submit proof of applicable state and federal tax-exempt status (see Chapter 13 Attachments Required for Submission).

- *Local Units of Government.*
- *Governmental and Quasi-Governmental Housing Agencies.* Includes Regional Plan Commissions.
- *Primarily Religious Organizations.* With limitations on operations and eligible activities (consult Housing Continuum Services staff for a copy of applicable regulation).
- *Wholly Secular Nonprofit Organizations.* Established by primarily religious organizations with limitations on operations and eligible activities (consult Housing Continuum Services staff for a copy of applicable regulation).

Regional Planning Process and Committee

To qualify as a recipient of funding from the ASI Housing Continuum Services program, regions must convene a Regional Planning Process involving a Committee of key community representatives. The lead agency traditionally convenes this process.

Outreach to involve community representation must be *region-wide* and must include invitation of ***at least*** the following:

- Indiana State Department of Health (ISDH) funded HIV/AIDS Care Coordination Lead Agencies
- Medicaid funded care coordination sites
- HIV/AIDS Community Action Groups (CAG)
- HIV/AIDS consumer organizations

- Persons living with HIV/AIDS (PWA)
- Regional HIV/AIDS Consumer Advisory Boards (CAB)
- Client Selection Committee (for TBHA and DEFA programming. See *Chapter 8 Client Selection Committee*). ***It is not sufficient to utilize solely the existing TBHA/DEFA client selection committees, however inclusive, to decide the use of the regional funding.***
- Other services organizations which respond to the needs of people living with HIV/AIDS

Regions should also consider invitation to other types of organizations that have experience in the provision of affordable housing and supportive services including:

- Community Action Program agencies
- Supplemental funding sources for current programming
- Food Banks and Nutrition Programs
- Nutritionists
- Area Agencies on Aging
- Public Housing Authorities and Section 8 Providers
- Regional Plan Commissions
- Community Development Corporations
- Local units of Government
- Realtor Associations
- Construction and Developers
- Local Chambers of Commerce
- Other area health and human services providers

Regions are encouraged to convene the Regional Planning Committee *quarterly* throughout the program year to review current programming; the Committee *must* convene at least one time with the release of the Funding Application from ASI Housing Continuum Services staff. ***Many regional Committees have developed low maintenance processes for Committee input throughout the program year. Please contact HCS for additional information.***

The following documentation is required with this application (See Chapter 13 Attachments Required for Submission).

- Process for region-wide outreach of community participation
- Mailing or telephone lists used for outreach
- Minutes from all planning meetings

The Regional Planning Committee should collaborate to decide the most efficient way to utilize the regional funding allocation to meet client need. The Committee may choose their own decision making process guidelines, however, it must be clear that the process was fair and equally accessible to all participants and representatives. We recommend that the Committee jointly decide Committee processes and guidelines, and put them in writing.

The Committee is responsible for assisting the lead agency in completing the Funding Application Package, identifying possible agencies to serve as the lead agency should the current lead agency decide to decline, and extending invitation to representatives on the Client Selection Committee (see *Chapter 7 Client Selection Committee*). The Regional Planning Committee will work in conjunction with the

Client Selection Committee to establish its processes and regulations, as well as guidelines for distribution of TBHA and DEFA funding to clients.

Client Selection Committee

In order to receive ASI Housing Continuum Services program funding, regions must establish a Client Selection Committee. ***Membership, committee policies, client selection process and local priorities must be submitted with this Application.*** Changes to the Client Selection Committee, including membership, committee policies, client selection process and local priorities may be amended at any time. Please provide ASI Housing staff with any amendments throughout the program year.

Membership

The Client Selection Committee will be appointed/invited by the Regional Planning Committee. Membership may be a subset of the Regional Planning Committee, but should at least be represented on the Regional Planning Committee. Depending on the regional size, membership may be limited to approximately 5 members.

Committee Policies

It is recommended that the Client Selection Committee, with oversight from the Regional Planning Committee, establish Committee Policies and Procedures. These may include the following:

- Member Confidentiality Policy
- Regional agencies that are to be represented on the Committee
- Term (if any) of membership
- Frequency of meeting
- Means of communication (meeting, facsimile, mail, etc.) for the Committee
- Method and process for receipt of client applications from the Lead Agency
- Method of Committee decision to the Lead Agency on the client application
- Process for notification to clients of application approval or denial. Denied applications must provide reason for denial.
- Process for emergency decision making in the event that an application is not able to be brought before the Committee
- Regional priorities

Client Selection Process

The Committee should work with the Lead Agency and Care Coordination to identify proposed funding allocation for DEFA funding. For example, identifying how much of the regional DEFA allocations will be utilized for prescriptions, medical, housing, clothing, incidentals, etc. The Committee should monitor the need for each category of expenses so that upon availability of supplemental funding through ASI Housing or other funding sources, the Committee can produce documented need.

The Committee will also work with the Lead Agency and Care Coordination to establish funding and client eligibility. This may include the following:

- Client eligibility (must also apply federal and state regulations)
- Funding restrictions (if any) for clients (such as funding caps, terms upon receipt of funding, etc.)
- Eligible expenses for client Applications
- Management and notification of TBHA waiting list (if any)

The role of the Committee may be to 1) review applications that do not meet the established guidelines, exceed the funding restrictions or are emergency situations; or 2) review every Application for TBHA and DEFA assistance

For DEFA programs, Committees must work with the Lead Agency to confirm that use of ASI funding for DEFA expenses is a “last resort” funding resource for the client. The Committee must identify a means of identifying that all other available regional resources have been researched by the client and/or Care Coordinator.

It is recommended, however not mandated, that all Applications presented to the Committee are “blinded” to ensure client confidentiality. The Committee should establish a ***Client Confidentiality Policy*** with regards to the client, including process (if any) for “blinding” client applications that come before the Committee.

Local Priorities

The Committee should establish local priorities for clients receiving funding, after they have met eligibility requirements.

The following is an example of one regional priority guideline:

- Priority 1* Client has a minor child
- Priority 2* Two adult clients residing together with dependant children
- Priority 3* One adult client with dependant children
- Priority 4* Two adult clients residing together with dependent children
- Priority 5* One adult client with no independent children

Client Eligibility

HIV/AIDS Care Coordination regions are asked to require that Care Coordinators implement the Housing Continuum Services programming fairly and consistently by following the Client Eligibility Guidelines. All information will be kept confidential.

Regions are required to submit certain identifying demographics. ***Regions may work with Housing Continuum Services staff to implement an alternative client identification process. Identification is required for reporting to funding sources, and to alleviate duplicate client information.***

Care Coordinators must prepare and complete client intake and application information, and submit to Housing Continuum Services staff. *Care Coordinators may assume application approval unless otherwise notified by Housing Continuum Services staff.*

All programming requires the following from all clients receiving assistance:

- Client must be a current resident of Indiana, continuing residency throughout the entire assistance period.
- Client must have documented HIV+ status.
- Client must share complete information about income, assets and household with Care Coordinator. Any changes in income or household must be updated with the Care Coordinator as soon as possible.
- Client and client's household qualify as low income.
- Client must participate in ongoing care coordination, which may include financial planning and other supportive services.

The following additional requirements are required of clients:

Tenant Based Housing Assistance (TBHA)

Clients will be notified of ***TBHA assistance confirmation*** and amount through written notification from Housing Continuum Services staff. The landlord and Care Coordinator will also be notified (correspondence is not identified with reference to HIV service). Checks are sent to the landlord automatically on a monthly basis for the term of client assistance.

- Client is required to pay 30% of the adjusted income toward rent and utilities.
- Client must comply with lease and landlord requests. *Please contact the Housing Continuum Services for additional mediation resources.*
- Client must reside in the unit for which assistance is being provided.
- Payments must fall within Fair Market Rent Limits (*may be obtained from Housing Continuum Services staff*).
- Residence must pass an inspection by a certified inspector (must be decent, safe and sanitary).
- Client must inform Care Coordinator, who will in turn notify Housing Continuum Services staff, prior to moving. *Without this information, assistance may be delayed or terminated.*
- Client will only be assisted for the number of bedrooms that is equal to the number of household persons (clients plus any household members).
- Client must not engage in illegal activities.
- Client must comply with any necessary care and treatment plans including treatment for alcohol and drug addictions or mental illness.
- Client must participate in care coordination and work with a Care Coordinator to seek out any supportive services, counseling and resources that will assist the client to work towards independence and self-sufficiency.

Direct Emergency Financial Assistance (DEFA)

Clients will be notified of ***DEFA assistance confirmation*** by the Care Coordinator. Checks are sent to the vendor by either the care region agency (as reimbursement for previous payment) or AIDServe Indiana, Inc. directly.

- Client receiving *HOPWA DEFA* assistance may receive only up to the difference of the required client contribution of 30% adjusted income on a monthly basis.
- Clients receiving *AIDServe Indiana, Inc. Fund-raising* assistance are not subject to income guidelines (the Client Selection Committee will outline guidelines for the region).
- Clients receiving *Broadway Cares/Equity Fights AIDS* assistance are not subject to income guidelines (the Client Selection Committee will outline guidelines for the region).
- Client must work with Care Coordinator to seek out any other avenues of emergency assistance (such as Trustee's office, energy assistance programs, clothing banks, pharmaceutical benevolent programs, etc.) before receiving assistance.
- Client's eligibility in other ASI Services Division programs, including the AIDS Drug Assistance program (ADAP), Early Intervention program (EIP), EIP Limited, Health Insurance Assistance program (HIAP), and AIDS Substance Abuse program (ASAP), must be determined.

"Special Projects"

- Activities supported with *Ryan White Title II (Supportive Services)* funding must serve consumers at or below 300% of federal poverty guidelines. Funding is targeted to low and moderate income individuals and households in which at least one member of the household is a person living with HIV/AIDS. Proposals for which other federal or state assistance is available will not be accepted (for example, other AIDServe Indiana programming including the EIP program, ADAP program and the HIAP program. The state will not accept proposals to pay for drugs, medical visits, lab fees, etc.).
- Activities supported with *HOPWA* funding must serve consumers that qualify as low income (see Housing Continuum Services for the Income Guidelines)

2000 Formula Allocation Results

<i>Lead Agency</i>	<i>Regions Number</i>	<i>HOPWA</i>	<i>ASI Fund-Raising</i>	<i>Ryan White Title II</i>	<i>Broadway Cares</i>
Greater Hammond Community Services (Hammond)	1	\$89,984.68	\$12,281.54	\$18,422.31	\$614.08
AIDS Ministries/AIDS Assist (South Bend)	2	\$66,101.74	\$9,289.38	\$13,934.07	\$464.47
AIDS Taskforce NE Indiana (Fort Wayne)	3	\$59,751.92	\$8,800.39	\$13,200.58	\$440.02
Area 4 Agency on Aging (Lafayette)	4	\$29,305.27	\$4,273.24	\$6,409.86	\$213.66
Open Door Community Services (Muncie)	5	\$26,190.54	\$3,678.45	\$5,517.68	\$183.92
4 County Counseling Center, Positive Attitudes (Peru)	6	\$17,060.94	\$2,547.06	\$3,820.59	\$127.35
Damien Center (Indianapolis)	7		\$34,932.68	\$52,399.02	\$1746.63
Area 7 Agency on Aging (Terre Haute)	8	\$31,652.15	\$4,205.83	\$6,308.74	\$210.29
AIDS Taskforce SE Central Indiana (Richmond)	9	\$25,112.51	\$3,604.84	\$5,407.26	\$180.24
Public Health Nursing, Positive Link (Bloomington)	10	\$33,874.62	\$4,884.90	\$7,327.35	\$244.24
Clark County Health Department (Jeffersonville)	11	\$36,333.48	\$5,293.83	\$7,940.75	\$264.69
AIDS Resource Group (Evansville)	12	\$43,892.13	\$6,207.86	\$9,311.79	\$310.39

2000 Indiana HOPWA Allocation

HOPWA Line Item	Totals
Emergency Assistance	\$83,717.12
Tenant Based Rental Assistance	\$322,379.66
Project Based Rental Assistance	\$5,760.00
Housing Development/Rehabilitation	\$0.00
Supportive Services	\$22,000.00
Housing Information Services	\$18,400.00
Resource Identification Services	\$2,392.95
Technical Assistance	\$0.00
Operating Costs for Housing	\$4,610.25
Total for Regional Allocation	\$459,259.98
ISDH Administration 3%	\$19,620.00
AIDServe Indiana, Inc. Program Delivery	\$129,340.02
AIDServe Indiana, Inc. Administration 7%	\$45,780.00
Total	\$654,000.00

Regions consistently allocate the largest portion of their HOPWA allocation towards Assistance and Tenant Based Rental the Emergency Assistance programming.

ASI/ISDH empower regional service providers to conduct regional planning to decide appropriate regional allocation of funding to meet the established needs of their region.

TO: Emergency Shelter and Domestic Violence Providers

FROM: Joan M Cochran, Section Manager

THROUGH: Thurl B. Snell, Deputy Director

DATE: February 8, 2000

SUBJECT: 2000-2001 Emergency Shelter and Domestic Violence
Funding Applications

We are pleased to announce the final application process for combining the Emergency Shelter Grant (ESG) Program and the four Domestic Violence (DV) programs. John Beeson, ESG Specialist, and Lena Harris, DV Specialist, have worked vigorously on shortening the application process. They have also worked to coordinate their efforts to ensure executed contracts will be received by your agency prior to the start date of your program.

Each year the Division of Family and Children (DFC) awards funds to agencies across the State providing Emergency Shelter Grant (ESG) services (including transitional housing) and/or Domestic Violence (DV) programs. The programs we are combining are the Emergency Shelter Grant program (0306), Federal Family Violence Services (0620), Sexual Offense Services (0900), Domestic Violence Prevention and Treatment program (0640), and Social Service Block Grant program (0600) into a single application. We do hope you find this process more efficient.

Enclosed you will find the ESG/DV application packet. Before your submission, please note the following:

1. Agencies may apply for any or all ESG/DV funding they are qualified to administer at the same time.
2. The application format has been updated. Please read each question carefully and answer as fully as possible.
3. All sections must be completed. Incomplete answers or missing documents may result in a reduction of the application's score.

4. Attached is the Application Scoring Sheet. Please pay close attention to items that must be included in the application and to what reviewers will evaluate in the individual program sections. Each application will be evaluated and scored by 2 members of the Review Committee. The scores will be averaged and funding awards will be based on the averaged scores. *A minimum score of 70 is required to receive funding.*
5. Each program section is designated by a different color: ESG, blue; Domestic Violence Prevention and Treatment, pink; Social Service Block Grant, beige; Federal Family Violence, yellow; and Sexual Offense Services, green. Only complete and return those sections where funds are being requested.
6. Please read carefully the "Description of Grants and Funding Opportunities" that begins on page 5. These descriptions detail the services/programs that an agency must currently be providing in order to apply for any program.
7. ESG are awarded on a statewide competitive basis. ESG awards will have a maximum of \$50,000 and a minimum of \$10,000.
8. ESG funds will only be awarded to organizations that provide actual shelter for the homeless. This includes day shelters.
9. The Secretary of State's Certificate of Good Standing must be in the agency's legal, incorporated name, NOT DOING BUSINESS AS. This will expedite the application process and assist in ensuring you receive your grant timely.
10. All Domestic Violence Shelters are required to have internet access by July 1, 2000. This will facilitate the mandatory reporting of statistics and demographics to federal funding sources.

Emergency Shelter and Domestic Violence Providers
February 8, 2000
Page 3

The application deadline is Wednesday, March 8, 2000. Applications received after 4:30 p.m. on that date, faxed proposals, or incomplete submissions, will NOT be considered.

Please submit one original application and one copy to the attention of:

Melissa Cline
Division of Family and Children
Housing and Community Services Section
402 West Washington Street, P.O. Box 6116
IGC-South, Room W-381
Indianapolis, Indiana 46206-6116

Should you have any questions regarding the ESG or the DV Application, the process, or procedures, please contact John Beeson, ESG Program Specialist, at 232.7117, or Lena Harris, DV Program Specialist, at 232.4241, on or before February 18th. They can also be reached toll free at 1.800.622.4973, extension 7117 or extension 4241. We look forward to your participation in this process.

Cc: James M. Hmurovich
DFC Regional Managers
DFC Deputy Directors (Letter Only)
HCSS Staff (Letter Only)
Local Offices of the Division of Family and Children (Letter Only)

FAMILY AND SOCIAL SERVICES ADMINISTRATION
DIVISION OF FAMILY AND CHILDREN
Housing and Community Services Section

EMERGENCY SHELTER AND DOMESTIC VIOLENCE

FY 2001
APPLICATION FOR FUNDS

Contact Information

Emergency Shelter

John Beeson
Housing and Community Services
P.O. 6116
402 W. Washington St.
Indianapolis, Indiana 46206
317.232.7117
800.622.4973, ext. 7117
jbeeson@fssa.state.in.us

Domestic Violence

Lena Harris
Housing and Community Services
P.O. Box 6116
402 W. Washington St.
Indianapolis, Indiana 46206
317.232.4241
800.622.4973, ext. 4241
lharris@fssa.state.in.us

Please check which application(s) you are completing:

_____ ESG (0306)
_____ SSBG (0600)
_____ FFV (0620)

_____ DVPT (0640)
_____ SOS (0900)

Application for Funds
Indiana Family and Social Services Administration
Division of Family and Children
Housing and Community Services Section

FY 2001

Agency's Legal Name:	Agency Address, including City/State/Zip:
Is agency address confidential? Yes No	Federal ID/Employer ID:
Agency CEO/Executive Director:	Agency Program Director:
Agency Address, including City/State/Zip	Is agency address confidential? Yes No
Telephone: () FAX: () Email:	Principal counties your project serves:
Please circle the most accurate description of your agency: non-profit for-profit county city town educational institution	Has this agency ever contracted with any other division of the Family and Social Services Administration? (If yes, please specify which Division.) Yes No

GENERAL INSTRUCTIONS

- Completed applications for Emergency Shelter and Domestic Violence funding from the Division of Family and Children, for fiscal year FY'2001 must be received by the Division of Family and Children at the address below by 4:30 PM (EST) on Monday, March 6, 2000. Materials received after the deadline or apart from the application are ineligible for funding and will not be considered. Faxed copies will not be accepted for funding. All complete applications will be reviewed and decisions on funding made by the Division of Family and Children. For acknowledgment that the proposal has been received, include a self-addressed stamped postcard that will be mailed to the applicant when the proposal is received. A copy of the application is available on disk upon request.
- Applications may be mailed to or dropped off in person at to following address:

FAMILY AND SOCIAL SERVICES ADMINISTRATION
DIVISION OF FAMILY AND CHILDREN
402 W. WASHINGTON ST., ROOM W 381
P. O. BOX 6116
INDIANAPOLIS, IN 46206

Application materials delivered to any other address will not be considered.

- Applications must be consistent with the service description and comply with requirements contained in this notice of grant availability. It is strongly recommended that this Notice be closely reviewed since this format is a big departure from previous applications for funding.
- Submit one (1) original and one copy of the application. The original must be signed in blue ink.
- The application must be typed (no smaller than 12 pitch) and single-spaced. Each page must be numbered sequentially beginning with the Cover Sheet.
- Certain sections of the narrative have page limits, which should not be exceeded.
- The application must follow the format and order presented herein. The forms provided with this notice must be utilized in completing the application, but may be reproduced on your computer.
- The application will not be reviewed if all sections are not submitted.
- Do not send in, attach, or include any pamphlets, publications, or

Section One

Description of Grants and Funding Opportunities

This section provides information regarding each grant available for application. If your agency is applying for the grant listed, please indicate that you wish to apply and for the amount requested. It is imperative that you also list match (if required) and total project costs.

Each grant opportunity has a color-coded section within this application packet. If your agency indicates that it is applying for a grant, the corresponding color-coded section for that grant must be completed. If you are not applying for a grant, please do not complete the color-coded section for that grant.

EMERGENCY SHELTER GRANT (0306) – The program is designed to help improve the quality of existing emergency shelters for homeless people, to help make available additional emergency shelter space, to help meet the costs of operating shelters and of providing certain essential social services to homeless individuals and families. Homelessness is basically defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence. Thus, persons will have access not only to safe and sanitary shelter, but also the supportive services and other kinds of assistance needed to improve their lives. Further, the program is also intended to restrict the increase of homelessness through the funding of preventive programs and activities. 100% match is required for this grant.

Apply for: YES NO

(If yes, complete Blue section of application packet)

ESG dollars requested: \$ _____

ESG Match funds: \$ _____

Total Project Cost: \$ _____

FEDERAL FAMILY VIOLENCE SERVICES (0620) – This service is to assist in establishing, maintaining and expanding programs and projects to prevent family violence and to provide immediate shelter and other related assistance for victims of violence; information and referral and victim advocacy services in the areas of health cases, social and mental health services, family counseling, job training and employment opportunities, legal assistance and counseling for victims and their children. If an existing grantee, a 20% match is required for this grant. If your agency is a new grantee, then a match of 35% is required.

Apply for: YES NO

(If yes, complete Yellow section of this application packet)

Family Violence funds requested: \$ _____

Family Violence Match funds: \$ _____

Total Project Cost: \$ _____

SEXUAL OFFENSE SERVICES (0900) – This program utilizes funds for preventive health service program activities consistent with making progress toward achieving the directives established for the health status of the population for the year 2001. Program guidelines allow for services to victims of sex offenses and for the prevention of sex offenses, especially rape. The program provides for planning, administration and educational activities related to the project. Program funds may also be used for monitoring, evaluation, and start-up for performance activities to prevent disease and improve the health status of citizens. No match is required.

Priorities:

- 1) Identify at-risk potential for sexual assault victims with focus on housing communities and high-risk crime areas.
- 2) Develop unserved and underserved areas to make services available.
- 3) Outreach to minority populations by providing educational programs regarding reporting, availability of services and prevention education programs.
- 4) Develop a place to educate male sex offenders under the age of thirty.

Apply for: YES NO

(If yes, complete Green section of application packet)

SOS dollars requested: \$ _____

Total Project Cost: \$ _____

DOMESTIC VIOLENCE PREVENTION AND TREATMENT FUND (0640)- The goal for DVPT service is to prevent or remedy abuse, neglect, or exploitation of victims of domestic violence. Victims of domestic violence are defined as those who have experienced or believe themselves to be in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family member or person in a shared domicile. Comprehensive Residential Services provides for victims of domestic violence (18 years or older) and their dependent children, in residence at a shelter. Services are intended to be short-term for emergency and crisis situations and are generally limited to 45 days per client episode from point of intervention. Non-Residential Services provides for victims of domestic violence to receive counseling and supportive services without being in-residence at a DV shelter. A match of 25% is required.

Apply for: YES NO

(If yes, complete Pink section of application packet)

DVPT dollars requested: \$ _____

Total Project Cost: \$ _____

SOCIAL SERVICE BLOCK GRANT (0600) – Comprehensive Residential Services to victims of domestic violence will be purchased from facilities that have been providing this service for two years and have been reviewed and found in compliance with the State Standards for Domestic Violence Shelters. Victims of family violence are persons who have experienced or who believe they are in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family members or persons in a shared domicile. Service is intended to be short-term for emergency and crisis situations and are not to exceed forty-five days per incident. Comprehensive Residential Services provides temporary shelter and meals, 24-hour crisis intervention, case work services and emergency/essential transportation for victims of family violence and their dependent children. No match is required.

Apply for: YES NO

(If yes, complete Beige section of application packet)

SSBG dollars requested: \$ _____

SSBG Match funds: \$ _____

Total Project Cost: \$ _____

COMMON INFORMATION PAGE

Please provide the following information.

OVERALL DESCRIPTION OF AGENCY – This is a one-page description of your agency that should provide a reviewer with a clear, concise overview of your program. By reading this description, a reviewer should understand the purpose of your facility, objectives, what services are to be provided, the target population that you will be serving, etc.

PLEASE PROVIDE THE FOLLOWING -

- History of facility (Not to exceed one page)
- List of current board members (form enclosed)
- Most recent agency organization chart
- Articles of Incorporation
- Secretary of State Certificate of Good Standing
- Agency Rules and Termination Policy, where applicable.
- A copy of current fire inspection and health department inspection.
- 3 letters of support; one from the Office of Division of Family and Children from each county of operation plus two additional letters or Memorandums of Understanding from social service providers i.e. community action agencies, churches, hospitals, schools, mental health facilities, etc.
- Goals and Measures (see attachment)
- ESG Certification of Local Approval for Nonprofit Organizations (Signed by a local elected official).
-

CERTIFICATES OF INSURANCE AND BONDING

Attach a copy of the Insurance Declaration Page indicating the current amount of coverage:

1. General Liability (minimum coverage: if your agency receives ESG funding the minimum is \$500,000. If your agency receives DV funding only, the minimum is \$300,000)
2. Automobile Liability (must include non-owned vehicles)
3. Workmen's Compensation and Unemployment Compensation
4. Bond of insurance coverage for all persons who will be handling funds in an amount equal to one-half (1/2) of the total annual funding provided by the State or \$250,000, whichever is less
5. Coverage for losses due to fire, flood, and natural disasters.

COMMON INFORMATION PAGE (CONTINUED)

FACILITY FUNDING SUMMARY - Please complete the attached forms:

Revenue Sources: Specify all sources of income for the agency's operations. Specify the amount of anticipated cash donations, in-kind donations and in-kind material items. Enter the program name, funding source, the amount (expected or received) in the appropriate column, and total. If any of these funds are going to be used to match any ESG or DV award, please mark Yes in the last column.

Operational Budget of Agency: Specify the budget for the amount of Revenue Sources page. Indicate what expenses are expected.

Note: The Revenue sources page and Operation Budget page do not need to balance. This data is to indicate the funding sources and the expenses incurred by a shelter.

CERTIFICATION STATEMENT AND SIGNATURE: Please complete the enclosed form certifying that authority has been given for the agency to apply for funding. (Form enclosed)

Unallowable expenses include, but may not be limited to, the following:

Advertising

Advertising other than for recruitment of personnel or volunteers or for specialized materials is not allowable.

Bad Debt

Bad debt expense is not an allowable expense.

Capital Expenditures

The cost of any capital purchase of \$500 or more is not allowed as an expense except through yearly depreciation unless the provider has prior written approval from the Indiana Department of Family and Social Services.

Client Wages

Wages paid by the provider to recipients of purchased services should be offset by program income and are not allowable as expense.

Contingencies or Reserve Funds

Funds reserved for specific or unforeseen future expenses are not allowable as expenses for purchased services.

Contributions

Contributions or donations made by providers to others are not allowable expenses for purchased services or grants.

Depreciation on Assets Purchased with Federal or State Funds

Depreciation on building or equipment furnished by the federal government, purchased through federal grants or by state monies is not an allowable expense.

Entertainment Cost

Cost of entertainment, meals, diversions and ceremonials are not allowable expenses.

Expenses Offset by Other Federal Revenue

Expenses allocated to other federal programs are not allowable expenses.

Fines and Penalties

Fines and penalties are not allowable as expenses for purchased services.

Fund Raising Costs

Costs incurred for fund raising should be offset by fund raising revenue and are not allowable as expenses.

In-Kind Expenses

In-Kind expenses recorded to recognize the value of donated space, goods, and services are not allowable as service or grant expenses, but may qualify as required match.

Legal Expenses

Legal expenses not directly benefiting purchased services are not allowable expenses.

Interest Expense

Interest expense is not an allowable expense.

Contract Supplies

Supplies used in the production of goods to be sold should be offset by program income and are not allowable as expenses.

Moving Costs

The provider's cost of moving are not allowable as expenses.

Organization Costs

The provider's cost of organizing or reorganizing as a legal entity are not allowable as expenses.

Taxes

Taxes for which the provider could be exempted are not allowable as expenses. Related penalties from prior years are not allowable as expenses.

SECTION V									
BOARD MEMBER INFORMATION									
FACILITY: _____									
MEMBER: _____					POSITION: _____				
MAILING ADDRESS: _____									
TERM BEGAN: _____					TERM ENDS: _____				
COUNTY REPRESENTED: _____					PHONE: _____				
GROUP REPRESENTED: _____									
MEMBER: _____					POSITION: _____				
MAILING ADDRESS: _____									
TERM BEGAN: _____					TERM ENDS: _____				
COUNTY REPRESENTED: _____					PHONE: _____				
GROUP REPRESENTED: _____									
MEMBER: _____					POSITION: _____				
MAILING ADDRESS: _____									
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MAILING ADDRESS: _____									
TERM BEGAN: _____					TERM ENDS: _____				
COUNTY REPRESENTED: _____					PHONE: _____				
GROUP REPRESENTED: _____									
USE ADDITIONAL SHEETS AS NECESSARY.									

BOARD MEMBER INFORMATION									
(CONTINUED)									
FACILITY: _____									
MEMBER: _____ POSITION: _____									
MAILING ADDRESS: _____									
TERM BEGAN: _____ TERM ENDS: _____									
COUNTY REPRESENTED: _____ PHONE: _____									
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MEMBER: _____ POSITION: _____									
MAILING ADDRESS: _____									
TERM BEGAN: _____ TERM ENDS: _____									
COUNTY REPRESENTED: _____ PHONE: _____									
GROUP REPRESENTED: _____									

FUNDING SUMMARY	
<u>OPERATIONAL BUDGET OF FACILITY</u>	
FISCAL YEAR SPECIFIED BELOW: _____ THROUGH _____	
LINE ITEM DESCRIPTION	AMOUNT BUDGETED
Examples - Salaries, Fringe, Travel,	Enter the dollar amount budgeted for
Printing, Supplies,	each item.
Insurance, Temporary Help, Equipment,	If the item is equipment, specify
Counseling, Etc.	item and est. cost.
	\$
	\$
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	\$
	\$
	\$
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	\$
	\$
	\$
	\$
SUBTOTAL OF ADDITIONAL PAGES	\$
TOTAL	\$
Enter the agency's operating budget. The most current year's information should be presented Use additional pages, if necessary.	

Enter the agency's operating budget. The most current year's information should be presented
Use additional pages, if necessary.

FUNDING SUMMARY											
REVENUE SOURCES											
FISCAL YEAR SPECIFIED BELOW: _____											
THROUGH _____											
PROGRAM NAME	NAME OF FUNDING AGENCY	FUNDING AMOUNT(S) AND SOURCE(S)							TOTAL FUNDING	USED AS MATCH	
(EX. - TITLE XX)	(EX. - STATE OF IN FROM HHS)	FEDERAL	STATE	LOCAL	NONPROFIT	OTHER					
(EX. - ESG ENTITLEMENT)	(EX. - CITY OF EVANSVILLE)										
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			
		\$	\$	\$	\$	\$	\$	\$			

FUNDING SUMMARY (continued)									
CASH DONATIONS	Public, corporation, etc.	XXXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXXX	\$	\$	
INKIND (VOLUNTEER HOURS)	At a rate of \$5.00 per hour.	XXXXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXXXX	\$	\$	
INKIND (MATERIAL ITEMS)	Donated goods, space, equipment, etc.	XXXXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXXXX	\$	\$	
SUBTOTAL ADDITIONAL PAGES		\$	\$	\$	\$	\$	\$	\$	
TOTAL		\$	\$	\$	\$	\$	\$	\$	

Enter all revenue information pertaining to the agency requesting ESG and/or DV funds. Indicate estimates with an "x".

The most current year's information should be presented. Use additional pages, if necessary.

EMERGENCY SHELTER GRANT PROGRAM

CERTIFICATION OF LOCAL APPROVAL FOR NONPROFIT ORGANIZATIONS

I, _____
Name and Title

duly authorized to act on behalf of the

Name of the Jurisdiction

Hereby approve the following project(s) proposed by

Name of Nonprofit

Which is (are) to be located in

Name of Jurisdiction

Comments: _____

By: _____
Typed Name and Title

Signature

Date

CERTIFICATION STATEMENT AND SIGNATURE			
Grantee Name: _____			
In order for your agency to be considered for a contract, the following certification Statement must be <u>SIGNED BY THE INDIVIDUAL AFFILIATED WITH YOUR</u> <u>AGENCY WHO IS AUTHORIZED (in your by-laws) TO SIGN YOUR CONTRACT.</u>			
This certification must be submitted with all proposal materials on or before the deadline date stated.			
I have read the request for proposal materials and understand the intent, Limitations, and requirements of services purchased through the Sex Offense Services - Preventative Health and Health Services Block Grant and the Contractual requirements of the State.			
I hereby certify that all program information in the program proposal forms is true and correct and accurately reflects the agency's program. I understand and will comply with the programmatic contractual requirement placed upon this agency if we are awarded a contract.			
I hereby certify that the FY'01 Projected Budget page completed for this agency is true and accurately reflects the agency's projected cost of service delivery. I certify that no collusion has contractual requirements placed upon the agency, if we are awarded a contract.			
Signature:			
Name: (typed or printed)			
Title:			
Agency's Legal Name:			
Date:			

EMERGENCY SHELTER GRANT

FUNDING APPLICATION

(0306)

July 1, 2000 through June 30, 2001

EMERGENCY SHELTER GRANT
APPLICATION INSTRUCTIONS

PROGRAM DESCRIPTION: (no more than two- (2) page) A clear, concise overview of the proposed use of the emergency shelter funds. By reading the description, the reviewer should understand what you plan to do, why you want to do it, and how you will work to continuously improve it, through your evaluation plan. The description must not exceed 2 pages and should cover the following topics:

- **Background/Documentation of Need:** This section should provide data that supports the need in the applicant's proposed service area. You should outline the coordination of services in the area and the agency's involvement in the area continuum of care, if any. Are there similar services available in the area?
- **Target Population:** This section should answer the following questions:
 1. Identify whom the program will serve including factors that characterize the population.
 2. Where is this population located geographically?
 3. How will the identified population be referred or directed to your program?

OBJECTIVES AND STATEMENT OF NEED: This should be no more than a one page narrative with necessary statistics to demonstrate relevant physical, economic, social, financial, institutional, or other problems. Outline the primary measurable objectives of this project on which evaluation will be based. Describe service area and target population. The objectives and needs should reflect the purpose of the funding criteria.

FINANCIAL NARRATIVE: (See enclosed form) This Financial Narrative is for the Emergency Shelter Grant program only. Do not include the entire budget for your agency. Indicate on any or all of the line items the amount you propose to spend in those areas. The instructions for completing the Financial Narrative are located on the back of the form. Under Operations, Shelter Staff is the salary for personnel that actually operate the shelter and can not exceed 10% of the total funding award. Equipment Cost are for purchases that exceed \$5,000 per unit, i.e. if a computer is purchased for \$2,000 it is not equipment, it is noted under Office Supplies. The Financial Narrative is completed for the amount of Emergency Shelter funds you are requesting. After the proposal review and awards are announced, an Emergency Shelter Grant Budget Form will be mailed along with the contract agreement. The budget form should be completed using the revised funding amount.

PROGRAMMATIC:

Emergency Shelter funds may be used for:

1. **Essential Services:** Such services include, but are not limited to, those concerned with employment, health, substance abuse, education, child care, transportation, assistance in obtaining other federal, state, and local assistance, and assistance in obtaining permanent housing. Staff salaries necessary to provide such services are allowable costs.
2. **Shelter Operating Costs:** These costs include rent, utilities, essential equipment, supplies, insurance, and administrative staff costs.
3. **Homeless Prevention Activities:** These activities include, but are not limited to, short term subsidies to defray rent and utility arrearages, security deposits or first month's rent, landlord mediation programs, legal services for indigent tenants, payments to prevent home foreclosure, and other innovative programs and activities designed to prevent the incidence of homelessness.

**INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION
INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION
HOUSING AND COMMUNITY SERVICES SECTION**

**EMERGENCY SHELTER GRANT
FINANCIAL NARRATIVE**

GRANTEE NAME	GRANT YEAR	DATE
BUDGET PERIOD THRU 6000/114100	SERVICE CODE: 0306	ACCOUNT #
ESSENTIAL SERVICES <div style="display: flex; justify-content: space-between;"> <div style="width: 30%;"> CHILD CARE\$ _____ CLOTHING \$ _____ EDUCATION \$ _____ FOOD PANTRY \$ _____ HOUSING PLACEMENTS _____ </div> <div style="width: 30%;"> JOB TRAINING MEDICAL/DENTAL SUPPORTIVE TRANSPORT OTHER COSTS SUBTOTAL </div> <div style="width: 30%;"> \$ _____ \$ _____ \$ _____ \$ _____ \$ _____ </div> </div> OTHER COSTS _____ _____ _____		
OPERATIONS SHELTER STAFF \$ _____ (NO MORE THAN 10% OF AWARD) <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> BLDG. / GROUND MAINT. \$ _____ CLEANING SUPPLIES \$ _____ COMMERCIAL SPACE \$ _____ ELECTRIC (UTILITY) \$ _____ EQUIPMENT/SERVICES \$ _____ FOOD / COOKING \$ _____ GAS (UTILITY) \$ _____ INSURANCE \$ _____ OFFICE SUPPLIES \$ _____ </div> <div style="width: 45%;"> POSTAGE \$ _____ RENT \$ _____ SHELTER SUPPLIES \$ _____ TELEPHONE – OFFICE \$ _____ TELEPHONE - SHELTER \$ _____ TOILETRY ITEMS \$ _____ TRASH REMOVAL \$ _____ WATER / SEWAGE \$ _____ OTHER COSTS \$ _____ </div> </div> <div style="text-align: right;"> SUBTOTAL \$ _____ </div> EQUIPMENT/SERVICES AND OTHER COSTS _____ _____ _____		
HOMELESS PREVENTION <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> LANLORD / TENANT MEDIATION \$ _____ LEGAL SERVICES \$ _____ RENT / MORT. ASSISTANCE \$ _____ </div> <div style="width: 45%;"> SECURITY DEPOSITS \$ _____ UTILITY ASSISTANCE \$ _____ OTHER COSTS \$ _____ </div> </div> <div style="text-align: right;"> SUBTOTAL \$ _____ </div> OTHER COSTS _____ _____ _____		
Total \$ _____		

**INDIANA FAMILY AND SOCIAL SERVICES
HOUSING AND COMMUNITY SERVICES SECTION
EMERGENCY SHELTER GRANT FINANCIAL NARRATIVE INSTRUCTIONS**

Please type.

GRANTEE NAME - Enter in agency's name as registered with the Secretary of State's Office.

AGREEMENT NUMBER - This is the number located at the top of first page of the ESG Agreement. The number is made up of four parts - county number - fiscal year - account code - provider #, i.e. 02-6-09-999. Enter the number in this block.

FEDERAL ID - Enter the agency's nine digit federal identification number.

ESSENTIAL SERVICES - Enter by item the amount spent in this line item. Enter the total on the budget summary. Specify any Other Costs. Note: Supportive Transport is transport of the client so that the client may receive support services.

OPERATIONS - Enter by item the amount spent in this line item. Enter the total amount on the budget summary. Specify any Equipment Purchases and Other Costs., Note: Staff includes person(s) that actually operate the shelter (this amount cannot exceed lot of the total award) Telephone - Shelter is the phone located in the shelter for shelter staff or clients; Telephone - Office is the phone for the shelter's administrator; Shelter Supplies includes bedding, linens, towels, etc.; Cleaning Supplies are for the shelter only; Toiletries are those personal hygiene items given to clients; Food/Cooking includes food stuffs and cooking supplies such as pots and pans; Bldg./Ground Maintenance. is for the shelter only; Equipment is defined as those items with a unit cost greater the. \$5,000 and a life expectance of one or more years; Insurance; Commercial Space is the cost to put a client in temporary accommodations such as a hotel or other non-shelter site.

HOMELESS PREVENTION - Enter by item those costs for the provision of homeless prevention activities. Specify Other Costs.

DOMESTIC VIOLENCE
PREVENTION AND TREATMENT
(0640)

July 1, 2000 through June 30, 2001

DOMESTIC VIOLENCE PREVENTION AND TREATMENT Service Description (0640)

Statement of Goal

The goal for Domestic Violence Prevention and Treatment (DVPT) service is to prevent or remedy abuse, neglect or exploitation of victims of domestic violence. Victims of domestic violence are defined as those who have experienced or believe themselves to be in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family member or person in a shared domicile.

Eligible Service Providers

Services will be purchased from agencies that have been providing the program components listed below for at least two years and have participated in a peer review, new agency review or contract management review and found to be in compliance with the state standards for domestic violence.

All eligible service providers must provide equal service opportunities without regard to income, age, creed, sex, ethnicity, color, religion, national origin, ancestry, marital status, sexual preference or physical challenge.

Service Components

Comprehensive Residential Services (0640S) provides for victims of domestic violence (18 years or older) and their dependent children, in residence at a shelter. Services are intended to be short-term for emergency and crisis situations and are generally limited to 45 days per client episode from point of intervention.

Non-residential Service (0640N) provides for victims of domestic violence not in residence at a shelter.

Program Components.

Grantees should provide at least two of the following:

- 24-hour information, referral and crisis intervention for domestic violence victims. This refers to the availability to respond to a crisis call 24-hours a day, seven days a week, 365 days a year.
- Support and/or educational groups for women and children who are domestic violence victims.
- Advocacy, ongoing support and follow-up assistance for domestic violence victims.

- Counseling/Case management services must be documented in individual case files and include providing emotional support, developing a service plan, identifying goals, discussing domestic violence issues and linking client to appropriate services.
- Emergency transportation will be arranged to assist victims arriving at the shelter safely. Essential transportation will be arranged in order to provide victims access to community resources.
- Training professionals (medical, legal, law enforcement) with regard to domestic violence issues.
- Community training and education programs with regard to domestic violence issues.

Unit Rate Structure/Fee Policy

Grants will be administered on a line item monthly reimbursement basis. An advance equal to one-half of the grant award may be allowed upon execution of contracts under \$50,000. Advances on contract over \$50,000 will be equal to one-sixth of the grant award. Approved actual expenses must be billed according to the following codes on 0640 DVPT claim form:

0640.1	Personnel Services
0640.2	Other Services
0640.3	Service by Contract
0640.4	Supplies
0640.5	Equipment
0640.6	Sub-contracted Programs
0640.7	In-state travel costs
0640.8	Out of state travel costs

Program Requirements for DVPT Services

- Services will be funded only in programs designed to develop and implement means for the prevention and treatment of domestic violence.
- Victims who receive services must be residents of Indiana.
- Statistical records must be kept and submitted quarterly to FSSA by the 15th of the month (January, April, July, October) using an approved data collection tool.
- Programs receiving grant awards for 24-hour information, referral and crisis intervention must document the number of telephone calls.
- Programs receiving grant awards for support and education groups must maintain records documenting group sessions. This documentation should include attendance sheets, an intake or enrollment form for each member, agenda for each session and a brief summary of major topics discussed. An unduplicated count of clients served, as well as client statistics, must also be maintained.

Domestic Violence Prevention and Treatment Funding Guidelines

General Guidelines

1. Funding decisions will take into account factors outlined in the State Plan such as:
 - Staff
 - Cost effectiveness
 - Size of Service Area
 - Counties Served
 - Population demographics
 - Occupancy rate
 - Cultural Competence
2. Awards will be granted based on the availability of funds.
3. Applicant must have been in business for two years in order to apply for Domestic Violence funds.
4. Applicant must demonstrate a need for the service in the proposed geographic area.
5. Applicant must demonstrate:
 - Community support and networking
 - Other funding capabilities and resources
 - Number of people served in comparison to population size
6. The applicant must meet the criteria outlined in the DVPT Law. (see Prospective Grantee page).
7. Total funding to a program grantee will not exceed 75% of program cost.
8. Under DVPT, no contract will be written for less than \$5,000 and the maximum will be \$50,000.
9. Current grantees must be in contract compliance, be current with reporting requirements, and have a utilization rate of at least 70% at the time of the of the Executive Panel.

Funding Priorities

1. Domestic violence shelters will be given priority for DVPT funds.
2. Unserved and underserved areas and populations will be considered priorities
3. Funding consideration will be based upon:
 - Population served
 - Availability of services
 - Urban vs. Rural Factors
 - Occupancy rate
 - Compliance with application guidelines

Program Abstract and Narrative

Section I. Abstract

This one page document should provide the reviewer with a clear, concise overview of the application. By reading the abstract alone, the reviewer should understand what services you provide and how those services positively impact the population you serve. The abstract should be a summary of the narrative and include the following:

Background/Documentation of Need: Provide data that supports the need for service.

Demographics: Answer the following questions; Who will be served by the program (include data about age, socioeconomic status and other factors that characterize the population to be served)? Where is the population located geographically? How will they be identified?

Methods/Action: Clearly and concisely state the specific components of the program that will be undertaken to prevent incidents of domestic violence and provide immediate shelter and related assistance for victims of domestic violence and their dependents.

Outcome: Clearly and concisely state the outcome objectives that the applicant seeks to achieve through the program.

Section II. Objectives and Need for Services

This section represents the detailed reasons behind your application. It should include documentation that demonstrates relevant physical, economic, social, financial, institutional, or other problems justifying the need for services. Outline the primary measurable objectives of this project. Describe the service area and target population.

SOCIAL SERVICES BLOCK GRANT
Domestic Violence Services
(0600)

July 1, 2000 through June 30, 2001

**SOCIAL SERVICE BLOCK GRANT
Domestic Violence Services (0600)**

I. Definition:

Comprehensive Residential Services to victims of domestic violence (0600) will be purchased from facilities that have been providing this service for two years and have been reviewed and found in compliance with the State Standards for Domestic Violence Shelters.

Victims of family violence are persons who have experienced or who believe they are in danger of experiencing abuse caused by a spouse, ex-spouse, partner, other family members or persons in a shared domicile.

Services are intended to be short-term for emergency and crisis situations and are not to exceed forty-five (45) days per incident. Comprehensive Residential Services (0600) provides temporary shelter and meals, 24-hour crisis intervention, case work services and emergency/essential transportation for victims of family violence and their dependent children.

II. Method of Purchase:

Unit Rate: (For definition of Unit Rate see IX. Components, A. Reporting and Billing.)

This service will be provided to victims of family violence and their dependent children, without regard to income, age, creed, sex, ethnicity, color, religion, national origin, ancestry, marital status, sexual preference or physical challenge.

III. Categories and Characteristics of Individuals To Be Served:

This service is for domestic violence victims and their children. Victims of domestic violence are those persons who have experienced or are in danger of experiencing abuse caused by a spouse, ex-spouse or surrogate spouse.

This service will be provided to victims of domestic violence and their children, without regard to income.

IV. Unit Rate Structure:

Rates will be certified on actual cost statements submitted by applicants. Unit rates will be awarded at a minimum of thirty-five dollars (\$35.00) and a maximum of fifty (\$50.00).

V. Requirements and Restrictions:

- A. Victims for whom services are billed must have a previous permanent Indiana address prior to admission to the shelter.
- B. Support services are limited to the residents of the shelter and should include: Casework, case management, advocacy (for adults and children) and emergency/essential transportation for the provision of these services.

These services must be documented in case file.

1. Support/case management involves spending time with the recipient providing emotional support, collecting information for service delivery, developing a service plan for identifying goals, discussion of domestic violence issues, and linking clients to appropriate services.
 2. Advocacy involves providing support for or on behalf of the recipient and the family, coordinating services, providing support group and may involve follow-up with the victim and other service providers working with the victim.
 3. Twenty-four (24) hour crisis intervention shelters shall have a staff or trained volunteers available to respond to a crisis call 24 hours a day, seven days a week, 365 days a year.
 4. When person are in residence, should document that staff or trained volunteers are on-site, dressed and fully awake, at all times.
 5. Emergency transportation will be arranged in order to assist the victims in arriving at the shelter in a safe manner.
 6. Essential transportation will be arranged in order to assist in providing community resources to the residents of the shelter.
- C. Psychiatric or mental health evaluation cannot be mandated as a requirement for shelter services.
 - D. The need for the shelter must be clearly documented on the agency intake form. This documentation must clearly define the identified circumstances which led to the determination that the client experienced abuse or was in immediate danger of experiencing abuse, which led to the need for shelter.

VI. Statement of Goal:

The goal for 0600 service is to provide comprehensive residential services for victims of family violence.

VII. Allocation Methodology:

The funding formula for 0600 services developed utilizing shelter size and capacity, population and geographic demography, number of counties served, contract compliance, ancillary services, shelter utilization, unit rate and local cost of living.

VIII. Protocol:

Please see Allocation Methodology.

IX. Components:

A. Reporting and Billing

1. The Reporting and Billing unit is defined as: One (1) 24 hour day.
2. If an individual is in residence for less than 24 hours, a unit of service may be billed if an intake form is completed and on file.
3. In the case of a child turning 18 while in residence, continue to bill under the mother's name. Do not fill out a separate application form.

APPLICATION INSTRUCTIONS

APPLICATION ABSTRACT:

This is a one-page summary that should provide the reviewer with a clear, concise overview of the proposal. By reading the Abstract alone, the reviewer should understand what you plan to do, why you want to do it, and how you will work to continuously improve it, through your evaluation plan. The Abstract must be limited to one (1) page.

Background/Documentation of Need:

This section should provide data that supports the need in the applicant's proposed service area.

Target Population:

This section should answer the following questions:

- A. Who will be served by the program? (Include data about age, socioeconomic status, and other factors that characterize the population to be served.)
- B. Where is this population located geographically? (This should provide additional information about the area(s) shown on the attached map.)
- C. How will they be identified or recruited into the program?

FEDERAL FAMILY VIOLENCE
0620
OCTOBER 1, 2000 - SEPTEMBER 30, 2001

Federal Family Violence Compliance Issues

1. Grant funds will not be used for direct payments to any victim or dependent of a victim of family violence.

Will Comply

Cannot Comply

2. No income eligibility standard will be imposed on individuals receiving assistance or service supported with these funds.

Will Comply

Cannot Comply

3. No fee will be charged for services received under this grant.

Will Comply

Cannot Comply

4. The organization will not discriminate against applicants, recipients or potential or actual employees in regard to age, sex, race, color, religion, national origin, sexual orientation, or handicap.

Will Comply

Cannot Comply

5. Confidentiality of records pertaining to persons receiving assistance or services will be assured.

Will Comply

Cannot Comply

6. The address or location of any shelter/facility will not be made public, except with the written authorization of the person or persons responsible for the operation of the agency.

Will Comply

Cannot Comply

7. All books and records relative to service delivery and documentation will be retained and access permitted to persons authorized by the state for examination of the books, records and documents.

Will Comply

Cannot Comply

8. Financial books, records, and documents will be maintained. Generally acceptable accounting procedures and practices will be followed which sufficiently and properly reflect and allocate all direct and indirect costs for services provided. The state reserves the right to examine these financial books, records and documents.

Will Comply

Cannot Comply

Federal Family Violence Compliance Issues (continued)

9. The State will be held harmless against loss, liability, damages or expenses because of injury or damage.

Will Comply

Cannot Comply

10. Comply with the Drug-Free Workplace, Lobbying Activities and Debarment and Suspension clauses of the Contractual Agreement.

Will Comply

Cannot Comply

SERVICE DESCRIPTION
FEDERAL FAMILY VIOLENCE
0620

Major Definition: this service is to assist in establishing, maintaining and expanding programs and projects to prevent family violence and to provide immediate shelter and other related assistance for victims of violence; information and referral and victim advocacy services in the areas of health cases, social and mental health services, family counseling, job training and employment opportunities, legal assistance and counseling for victims and their children.

The target population of these services are directed to the following under served/unserved populations:

- Children,
- Minorities,
- Rural populations.

Method of Purchase: Actual Cost

Characteristics of Individuals Served: Services are provided to victims of family violence. This includes any family member who is threatened by an act of violence which could result in injury. These services are also available for the elderly, victims, and their children.

Unit Rate Structure/Fees Policy: An advance equal to one-half of the grant award may be allowed upon execution of the contract; approved actual expenses must be billed according to the following add on codes for 0620 claims:

♦ 06205.ADV	Advance	\$1.00
♦ 06205.1	Personal Services	\$1.00
♦ 06205.2	Other Services	\$1.00
♦ 06205.3	Services by Contract	\$1.00
♦ 06205.4	Supplies	\$1.00
♦ 06205.5	Equipment	\$1.00
♦ 06205.6	Building Land	\$1.00
♦ 06205.7	Indirect	\$1.00

Statement of Goals: To assist in establishing, maintaining and expanding comprehensive shelter services, community education, and training to service providers. To enhance programs for children and provide adequate services for their care. Provide awareness campaigns and violence prevention and counseling to abusers in order to break the cycle of violence.

APPLICATION INSTRUCTIONS

1. Application Abstract: This is a one page summary that should provide the reviewer with a clear, concise overview of the application and your organization. By reading the Abstract alone, the review should understand what services you provide and how those services positively impact the population you serve.

Background/Documentation of Need: This section should provide data that supports the need for service.

Demographics: This section should answer the following questions; Who will be served by the program (include data about age, socioeconomic status and other factors that characterize the population to be served)? Where is the population located geographically? How will they be identified?

2. Describe in detail your family violence program and the services offered. State the date on which you began providing family violence services and whether these services have been continuous. Include number and type of clients sheltered/served from your most recently completed calendar or fiscal period.
3. From what source(s) do you receive most of your referrals for service?
4. To what agencies/organization do you refer clients when you are unable to provide services? If a residential program, where do you refer clients for shelter?
5. How do you coordinate with other local community services?
6. How does your program fit the Domestic Violence State Plan for 1997?

Project Description

1. Describe the specific services and activities you propose to provide with the funds.
2. Identify the proposed staff and service areas. How will staff time be allocated between service areas? Will staff be full time in the project?
3. If you are proposing to start a new project, what is the length of time it will take to develop and implement the program? (Non-residential only.)
4. If you are proposing to fund an on-going project, how long has the project been in operation?

Project Description (continued)

5. Are you aware of any duplication of services within your service delivery area?
6. If yes, please explain specifically how you propose to coordinate services(s) with the other program(s).

Target Population

1. Project the number of clients per county that you plan to serve with these funds. Please highlight on the attached map the counties you intend to serve.
2. Have you set priorities or restrictions on services? (i.e., geography, one-time only, age, sex, etc.)
 - a) Describe the priorities/restrictions.
 - b) How and by whom were these priorities or restrictions determined?
 - c) How are clients accommodated who are negatively affected by the restrictions?

Actual Cost Statement For FY'2000 (10/01/00 – 09/30/01)

For this section provide a detailed listing of revenue and expenses for your most recently completed fiscal year. The actual cost statement should be separated into the following categories:

1. Total Agency
2. Family Violence Program

Project Match Funds

List source(s) and amount(s) of the match funds that will be used for this project.

SEXUAL OFFENSE SERVICES

(0900)

October 1, 2000 – September 30, 2001

APPLICATION INSTRUCTIONS

Proposal Abstract: This is one page summary that should provide the reviewer with a clear, concise overview of the proposal. By reading the Abstract alone, the reviewer should understand what you plan to do, why you want to do it, and how you will work to continuously improve it, through your evaluation plan. The Abstract must be limited to one page. Each section of the Abstract must be completed.

- A. **Background/Documentation of Need:** This section should provide data that supports the need in the applicant's proposed service area.
- B. **Target Population:** This section should answer the following questions:
1. Identify whom the Program will serve? (Include data about age, socioeconomic status, and other factors that characterize the population to be served.)
 2. Where is this population located geographically? (This should provide additional information about the area(s) shown on the attached map.)
 3. How will they be identified or recruited into the program?

Budget: Page one is the total projected budget for this program only, do not include your entire agency budget. Page two indicates the projected dollars requested per county and region. The Division of Family and Children has adopted a system of cost categories to be used in grantee budget submission that is parallel to the state accounting system categories. The categories are:

- ♦ **Salaries and Fringe Benefits:** salaries, wages, fringe benefits including health and life insurance, FICA, retirement, etc.
- ♦ **Consultant and Contractual:** Consultant and subcontracted services expense.
- ♦ **Space Cost:** Rent, utilities, maintenance, etc.
- ♦ **Consumable Supplies:** Stationary and office supplies.
- ♦ **Travel:** Anticipated travel costs directly related to the proposed program, calculated at the state rate of \$.28per mile.
- ♦ **Telephone:** Installation, basic fees, and long distance cost to support the program.
- ♦ **Non-Consumable Supplies:** Rental, lease, or purchase of equipment to support the program.
- ♦ **Program Related Expenses:** Program related costs include materials, brochures, advertising, etc.

- ◆ Other Costs: CPA Audit expenses, resource materials, and all other items that do not naturally fit into another category.

PROGRAMMATIC

1. Funds may be used for:

- ◆ Preventive health service program activities consistent with making progress toward achieving the directives established for the health status of the population for the year 2001.
- ◆ Providing services to victims of sex offenses and for the prevention of sex offenses, especially RAPE.
- ◆ Related planning, administration and educational activities related to the projects funded.
- ◆ Monitoring and evaluation related to the projects funded.
- ◆ Start-up projects for performance of activities to prevent disease and improve the health status of citizens.

2. Funds may not be used for:

- ◆ Providing inpatient services.
- ◆ Making cash payments to intended recipients of health services.
- ◆ Satisfying any requirements for the expenditure of non-Federal funds as a condition for the receipt of Federal funds.
- ◆ Conferences and related activities, such as refreshments, promotional items, promotional activities, and/or accommodations.
- ◆ Performance of activities not specific for disease prevention/health status improvements.

3. Priorities for FY 2001 are:

- ◆ Educate male sex offenders under the age of 30 to prevent re-occurrence.
- ◆ Fill the gaps of unmet services in unserved and underserved counties and increase services in these areas.
- ◆ Enhance services to areas of high crime and minority population by providing education programs.
- ◆ Reduce incidence of date rape through age appropriate educational programs presented to middle, high school, and college age youth through community and church groups, after school programs, and social organizations.

**INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION
HOUSING AND COMMUNITY SERVICES SECTION**

**EMERGENCY SHELTER GRANT
BUDGET FORM**

GRANTEE NAME		AGREEMENT NUMBER ____ 1-09-____	FEDERAL ID
BUDGET PERIOD: _____ THRU _____		SERVICE CODE: 0306	ACCOUNT #6000/114100
ORIGINAL BUDGET: YES NO (circle one)		BUDGET MODIFICATION: 1 2 3 4 5 6 7 8 (if not the original then circle the appropriate number)	

<u>LINE ITEM</u>	<u>DESCRIPTION</u>	<u>LINE ITEM BREAKDOWN</u>	<u>TOTAL BUDGET</u>
.1	ESSENTIAL SERVICES		\$ _____
.2	OPERATIONS		
	2A. SHELTER STAFF	\$ _____	
	2B. EQUIPMENT	\$ _____	
	2C. REMAINING OPERATION COSTS	\$ _____	
	TOTAL OPERATIONS		\$ _____
.3	HOMELESS PREVENTION		\$ _____
	TOTAL BUDGET		\$ _____
	TOTAL MATCH		\$ _____

FINANCIAL NARRATIVE

.2B EQUIPMENT (defined as purchases that cost \$5,000 or more, see procurement standards)

.2C REMAINING OPERATIONS COSTS (specify by category): _____

AUTHORIZATIONS

AGENCY DIRECTOR	SIGNATURE	DATE
_____	_____	_____
<small>Printed Name and Title</small>	<small>Original Ink Signature</small>	<small>Date Submitted</small>

HCSS REPRESENTATIVE	SIGNATURE	DATE
_____	_____	_____
Joan M. Cochran, Section Manager	<small>Original Ink Signature</small>	<small>Date Action Taken</small>
<small>Printed Name and Title</small>		

ACTION **[] APPROVED** **[] DENIED** **[] VOID**

INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION HOUSING AND COMMUNITY SERVICES SECTION

EMERGENCY SHELTER GRANT FINANCIAL NARRATIVE

GRANTEE NAME	GRANT YEAR	DATE
BUDGET PERIOD THRU	SERVICE CODE: 0306	ACCOUNT # 6000/114100

ESSENTIAL SERVICES

CHILD CARE	\$ _____	JOB TRAINING	\$ _____
CLOTHING	\$ _____	MEDICAL/DENTAL	\$ _____
EDUCATION	\$ _____	SUPPORTIVE TRANSPORT	\$ _____
FOOD PANTRY	\$ _____	OTHER COSTS	\$ _____
HOUSING PLACEMENT	\$ _____	<u>SUBTOTAL</u>	\$ _____

OTHER COSTS (Specify): _____

OPERATIONS

SHELTER STAFF	\$ _____	(NO MORE THAN 10% OF AWARD)	
---------------	----------	-----------------------------	--

BLDG. / GROUND MAINT.	\$ _____	POSTAGE	\$ _____
CLEANING SUPPLIES	\$ _____	RENT	\$ _____
COMMERCIAL SPACE	\$ _____	SHELTER SUPPLIES	\$ _____
ELECTRIC (UTILITY)	\$ _____	TELEPHONE - OFFICE	\$ _____
EQUIPMENT/SERVICES	\$ _____	TELEPHONE - SHELTER	\$ _____
FOOD / COOKING	\$ _____	TOILETRY ITEMS	\$ _____
GAS (UTILITY)	\$ _____	TRASH REMOVAL	\$ _____
INSURANCE	\$ _____	WATER / SEWAGE	\$ _____
OFFICE SUPPLIES	\$ _____	OTHER COSTS	\$ _____
		<u>SUBTOTAL</u>	\$ _____

EQUIPMENT (purchases that cost \$5,000 or more _____

HOMELESS PREVENTION

LANLORD / TENANT MEDIATION	\$ _____	SECURITY DEPOSITS	\$ _____
LEGAL SERVICES	\$ _____	UTILITY ASSISTANCE	\$ _____
RENT / MORT. ASSISTANCE	\$ _____	OTHER COSTS	\$ _____
		<u>SUBTOTAL</u>	\$ _____

OTHER COSTS(Specify): _____

TOTAL \$ _____

INDIANA FAMILY AND SOCIAL SERVICES ADMINISTRATION

HOUSING AND COMMUNITY SERVICES SECTION EMERGENCY SHELTER GRANT BUDGET INSTRUCTIONS

GRANTEE NAME - Enter in agency's name as registered with the Secretary of State's Office.

AGREEMENT NUMBER - This is the number located at the top of the first page of the ESG provider #, i.e. 02-1-09-9999

FEDERAL ID - Enter the agency's nine digit federal identification number.

BUDGET PERIOD - Enter the beginning and ending dates of the contract period.

BUDGET - Enter in the amount of each line item, i.e. Essential Services. Each amount should not exceed the allocation amount reflected in the latest approved budget. Total the three line items and enter the amount in the Total Budget line. Please check and add your amounts correctly.

1. **ESSENTIAL SERVICES** - are those costs for the provision of essential services including: child care; clothing; education, food pantry, housing placement; job training; medical/dental; supportive transport.

2. **OPERATIONS** - are those costs which can directly be attributed to the providing of shelter services.

.2A SHELTER STAFF - staff includes person(s) that actually operate the shelter (this amount cannot exceed 10% of the total award.

.2B EQUIPMENT/SERVICES - equipment is defined as those items with a unit cost that is \$5,000 or greater and a life expectancy of one year or more. All equipment must be specified on the lines provided under Equipment Purchases.

.2C REMAINING OPERATION COSTS - other items include: bldg/ground maint.; cleaning supplies; commercial space; electric (utility); food/cooking; gas (utility); insurance; office supplies; postage; rent; shelter supplies; telephone - office; telephone - shelter; toiletry items; trash removal; .water/sewage.
Note: telephone - shelter is the phone located in the shelter for shelter staff or clients; telephone - office is the phone for the shelter's administrator; shelter supplies includes such items as bedding, linens, towels, etc.; cleaning supplies are for the shelter only; toiletries are those personal hygiene items given to clients; food/cooking includes food stuffs and cooking supplies such as pots and pans; bldg/ground maint. is for the shelter only; insurance, commercial space is the cost

3. **HOMELESS PREVENTION** - are those costs for the provision of homeless prevention activities. These costs include: landlord/tenant ; legal services; rent/mort. assistance; security deposits; utility assistance.

EQUIPMENT/SERVICE PURCHASES (Specify .3B) - specify equipment/service purchases, with an acquisition cost of \$5,000 or more per unit, in this area. Include the purchase price for each item. For further rules concerning procurement, see Subgrantee Procurement Policy, dated December 30, 1994.

REQUIRED GRANTEE MATCH - Enter in the amount of cash and in-kind value (in dollars) used to match the award amount Enter the sum in Total Match Budget.

AGENCY REPRESENTATIVE - This is the person who signs the original agreement with the State. Agency Representative's name and title should be typed in below the words Agency Representative and the signature and date should be in ink.

HCS REPRESENTATIVE/ACTION - To be completed by a representative of the Division of Family and Children. A copy of the budget and a approval or denial letter will be sent to your agency. A copy should be retained by your agency for audit purposes.

**INDIANA FAMILY AND SOCIAL SERVICES
HOUSING AND COMMUNITY SERVICES SECTION
EMERGENCY SHELTER GRANT FINANCIAL NARRATIVE INSTRUCTIONS**

Please type.

GRANTEE NAME - Enter in agency's name as registered with the Secretary of State's Office.

AGREEMENT NUMBER - This is the number located at the top of first page of the ESG Agreement. The number is made up of four parts - county number - fiscal year - account code - provider #, i.e. 02-6-09-999. Enter the number in this block.

FEDERAL ID - Enter the agency's nine digit federal identification number.

ESSENTIAL SERVICES - Enter by item the amount spent in this line item. Enter the total on the budget summary. Specify any Other Costs. Note: Supportive Transport is transport of the client so that the client may receive support services.

OPERATIONS - Enter by item the amount spent in this line item. Enter the total amount on the budget summary. Specify any Equipment Purchases and Other Costs., **Note: Staff includes person(s) that actually operate the shelter (this amount cannot exceed 10% of the total award)** Telephone - Shelter is the phone located in the shelter for shelter staff or clients; Telephone - Office is the phone for the shelter's administrator; Shelter Supplies includes bedding, linens, towels, etc.; Cleaning Supplies are for the shelter only; Toiletries are those personal hygiene items given to clients; Food/Cooking includes food stuffs and cooking supplies such as pots and pans; Bldg./Ground Maint. is for the shelter only; Equipment is defined as those items with a unit cost greater the. \$5,000 and a life expectance of one or more years; Insurance; Commercial Space is the cost to put a client in temporary accommodations such as a hotel or other non-shelter site.

HOMELESS PREVENTION - Enter by item those costs for the provision of homeless prevention activities. Specify Other Costs.

GOALS AND OUTCOME MEASURES FOR SHELTERS

These measures are to be used with Domestic Violence and Emergency Shelter programs and reports for FFY 2000.

Please select one or more of the measures listed. It is not necessary to report on every measure under each goal. Instead, appropriate measures should be used according to the programs provided by the shelter. For example, if your shelter provides (either directly or through referral) job counseling, job training, or job readiness programs, the measures requesting the number of recipients who obtained employment would be appropriate. If your shelter has no such programs, then the employment measures should not be selected to report on.

Goals include **direct**, **survey**, and **scale** measures. If your shelter is using **the Family Development Scale**, or another scale developed specifically for your programs, you **should plan to report on the scale measures**. You may also use direct and/or survey measures, as appropriate. If your shelter is using a scale other than the IFSSA Family Development Scale, please provide a copy of the scale to be used. Also, please note that your shelter is not required to use **all** categories under the Family Development Scale. For example, if your shelter does not have an energy program or nutrition program, than those categories of the Family Development Scale would not apply.

1. **Direct measures** should be addressed through program statistics. i.e. How many participants were in a particular program, and of those, how many received the particular desired results.

i.e. 20 residents participated in our job readiness program
12 obtained employment after attending the program
or
125 individuals were served by the shelter
12 moved into transitional housing from the shelter
16 moved into subsidized housing
47 moved into unsubsidized stable housing

Note that the final direct measure under each goal allows the shelter to insert it's own measure(s) pertaining to this category.

2. **Survey measures** require a survey of participants. The surveys would provide data for the survey measures.
 - i.e. 137 persons were housed in our shelter this year. As each person left the shelter, they were asked to complete a survey.
Of 120 submitted surveys, 112 persons indicated that they felt more self-sufficient since participating in our programs.
3. **Scales** questions should be addressed in conjunction with a matrix, such as the Family Development Scale, and should indicate the number of individuals or families moving up the scale.
 - i.e. Of 15 families participating in family counseling:
3 moved from crisis to stability
5 moved from vulnerable to stability
4 moved from crisis to vulnerable

INSTRUCTIONS
FOR COMPLETION OF THE GOALS AND MEASURES REPORT

The Goal Report Form is to be completed for Direct and Survey measures as follows:

1. Each Goal is listed at the top.
i.e. "Goal #1, Low-Income People Become More Self-Sufficient."
2. Complete the following information under each Goal on which you are reporting:

MEASURE: Insert the specific measure you are reporting on - there may be more than 1 measure under each goal.

- i.e. a. Number of participants seeking employment who obtain it. (Direct)
or
h. Number of clients who consider themselves more self-sufficient since participating in the services of the agency.

CORE GROUP: the program or group of clients addressed.

- i.e. Job Readiness Class

TOTAL IN CORE GROUP:

Direct measures: the total number of participants that began in the program.

- i.e. 27 persons attended the class

Survey measures: the number of families responding to the survey

- i.e. 21 attendees responded to the survey

ACHIEVEING THIS RESULT:

Direct measures: the actual count of those achieving the desired result.

- i.e. 8 of those attending class obtained employment

Survey measures: the number of individuals or families that responded favorably to the question.

- i.e. 15 of those responding to the survey felt that the class had helped them to become more self-sufficient.

3. When expressing your choices (and later, your results) it might be helpful to remember the phrase "as compared to". Your choice of Goal 1, measure a. for instance, might be expressed as: The number of households obtaining or maintaining employment "as compared to" the total number of participants in our job-readiness class. Always use numbers, not percentages.

The Scales Measures Form is to be completed for matrix and other scale measures as follows:

GOAL 1: LOW-INCOME PEOPLE BECOME MORE SELF-SUFFICIENT:

CORE GROUP: the program or group of clients addressed.
i.e. Job readiness class

TOTAL IN CORE GROUP:
i.e. 27 clients are enrolled in the class

MOVING UP 1 OR MORE STEPS: Refers to the specific related category on the matrix. This refers to any upward move on the scale in this category.
i.e. 14 moved up the scale.

INCREASING IN OVERALL SCORE: Refers to the overall matrix. A client may have moved up in some categories, and down in others, but if the overall score increased, they are listed here. (Will include some duplication from the above measure)
i.e. 13 increased in overall score

MOVING UP FROM IN-CRISIS OR VULNERABLE TO STABLE OR ABOVE: This refers to the specific related category on the matrix, and only counts the clients who moved up from the lowest two levels to at least stable. This number will duplicate numbers in the above two categories.
i.e. 9 of those reported as moving up the scale, did so by moving from in-crisis or vulnerable to stable or above.
(The other 5 either moved from in-crisis to vulnerable, or started out in stable or above and moved up from there)

GOAL 3: LOW-INCOME PEOPLE, ESPECIALLY VULNERABLE POPULATIONS, ACHIEVE THEIR POTENTIAL BY STRENGTHENING FAMILY AND OTHER SUPPORT SYSTEMS

CORE GROUP: the program or group of clients addressed.
i.e. Family Relations Support Group

TOTAL IN CORE GROUP:
i.e. 15 clients participate in the group

HOUSEHOLDS MOVING FROM CRISIS TO STABILITY ON 1 SCALE
DIMENSION:

i.e. 3 participants moved up from In-Crisis to Stability in Family Relations (Includes 2 who moved from In-Crisis to Stable, and 1 who moved from In-Crisis to Self-Sufficient)

HOUSEHOLDS MOVING FROM VULNERABLE TO STABLE ON 1
DIMENSION:

i.e. 4 participants moved up from Vulnerable to Stable (includes 3 moving from Vulnerable to Stable and 1 who moved from Vulnerable to Self-Sufficient)

HOUSEHOLDS MOVING FROM CRISIS TO VULNERABLE ON 1 SCALE
DIMENSION:

i.e. 3 participants moved up from In-Crisis to Vulnerable.

ADDITIONAL INFORMATION:

1. Always use numbers, not percentages.
2. Goals/measures are not limited to services funded only by Housing and Community Services funding. Therefore, shelters may select measures that pertain to another program, even if the program is not funded through HCS funding. For example, client achievements in a class offered at the shelter, but funded through another federal, state, local or private source may be reported under Goals and Measures.

3. DEFINITIONS:

Dilapidated Unit: A unit is dilapidated if:

- it does not provide safe and adequate shelter, and in its present condition endangers the health, safety, or well-being of a family, or
- the unit has one or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding.

Education and literacy programs: All educational and literacy programs, including job training.

Employment: includes full-time, part-time, and self-employment.

Income: Gross Income

Moving: Actual physical relocation or upgrading a home to standard conditions through a rehab or weatherization programs.

Regularly: Attends at least 75% of regularly scheduled classes.

Standard Housing Units: Housing must be safe, sanitary and affordable (by local standards) to low-income people.

Substandard Housing: A unit is substandard when it:

- is dilapidated
- does not have operable indoor plumbing
- does not have a usable flush toilet inside the unit for the exclusive use of a family
- does not have a usable bathtub or shower inside the unit for the exclusive use of a family
- does not have electricity, or has inadequate or unsafe electrical service
- does not have a safe or adequate source of heat
- should, but does not, have a kitchen, or
- has been declared unfit for habitation by an agency or unit of government
- An applicant that is homeless or living in a shelter or transient facilities such as motels, hotels, or domestic violence shelter is also considered as living in substandard housing.

GOALS AND MEASURES FOR SHELTERS

THE THREE MAJOR GOALS ARE:

1. Low-Income People Become More Self-Sufficient (Family Self-Sufficiency)
2. Low-Income People Own a Stake in Their Community (Community Revitalization)
3. Low-Income People, Especially Vulnerable Populations, Achieve Their Potential by Strengthening Family and Other Supportive Systems. (Family Stability)

Below are listed specific measures under each goal that you may choose to report on:

1. Low-Income People Become More Self-Sufficient (Family Self-Sufficiency Goal)

Direct Measures

- a. Number of participants seeking employment who obtain it (as compared with the total number of participants).
- b. Number of households gaining health care coverage through employment.
- c. Number of custodial households who experience an increase in annual income as a result of regular child support payments.
- d. Number of households which obtain and/or maintain home ownership.
- e. Number of minority households which obtain and/or maintain home ownership.
- f. Number of people progressing toward literacy and/or GED.
- g. Other outcome measure (s) specific to the work of your agency)

Survey question measures:

- h. Number of clients who consider themselves more self-sufficient since participating in services or activities of the agency.
- i. Number of clients reporting an increase in income since participating in the services of the agency.

Scales measures:

- j. Number of households which demonstrated movement up one or more steps on a scale or matrix measuring self-sufficiency.
- k. Number of households achieving positive movement in self-sufficiency as demonstrated by an increase of at least one point in overall score on a scale or matrix.
- l. Number of households achieving stability in one or more dimensions of a scale or matrix.

2. Low-Income People Own a Stake in Their Community (Community Revitalization Goal)

Direct Measures

- a. Increased level of participation of low-income people in advocacy and intervention activities regarding funding levels, distribution policies, oversight, and distribution procedures for programs and funding streams targeted for the low-income community.
- b. Other outcome measure(s) specific to the work done by your agency.

3. Low-Income People, Especially Vulnerable Populations, Achieve Their Potential by Strengthening Family and Other Supportive Systems. (Family Stability)

Direct Measures

- a. Number of disabled or medically challenged persons maintaining an independent living situation.
- b. Number of households in crisis whose emergency needs are ameliorated.
- c. Number of participating families moving from homeless or transitional housing into stable standard housing.
- d. Number of households in which there has been an increase in donation of time to volunteer activities (not mandated by welfare-to-work programs.)

Shelter Goals and Measures

Page 3

- e. Number of households in which there has been an increase in children's involvement in extracurricular activities.
- h. Number of households moving from cultural isolation to involvement with their cultural community.
- f. Other outcome measure(s) specific to the work done by your agency.

Survey question measure:

- g. Number of households indicating improved family functioning since participating in the services or activities of the agency.

Scales Measures:

- h. Number of households moving from crisis to stability on one dimension of a scale.
- i. Number of households moving from vulnerability to stability on one dimension of a scale.
- j. Number of households moving from a condition of crisis to a condition of vulnerability on one dimension of a scale.

SUGGESTIONS FOR ADDITIONAL MEASURES UNDER THESE GOALS:

Measures of family functions?

Measures regarding substance abuse?

Measures regarding health habits/preventative health behaviors?

Measures regarding attendance in classes/training to reduce risk or increase self-sufficiency? These might include:

- Parenting

- Stress management

- Budgeting

- Job Search/Job Readiness

- Job Training

- Education

- Counseling

- Support groups

REVIEW FOR APPLICATION OF FUNDS

Agency _____

Date _____

Reviewer _____

Each agency's application will be reviewed by 2 members of the Review Committee. Two members of the team will review each agency application. The resulting two scores will be averaged and acceptance or rejection of the application will be based on the average. Reviewers complete General Application Requirements Section and Section One of review for all agency applications. Additional sections will vary depending on the programs for which an agency is applying.

GENERAL APPLICATION REQUIREMENTS AND GENERAL INFORMATION

1. Agency information, page 2, is complete.
2. Application submitted in person by 4:30 pm on March 6, 2000
3. Submitted original (signed in blue ink) and 1 copy
4. Application is typed in format requested - font size is at least 12, lines are single-spaced, pages are numbered.
5. All necessary sections are submitted (see pages 5-7 to determine what sections should be completed)
6. Application does NOT include pamphlet, publications, brochures

Yes	No

SECTION ONE

All agencies should read and complete pages 5-7 by circling whether or not they are applying for each grant. For each grant being applied for, fill in the requested information. Reviewers should refer to pages 5-7 filling out this section. Begin by circling all grants for which agency in question is applying (i.e. corresponding section is complete and enclosed) and complete the corresponding review.

Emergency Shelter Grant (Blue Section)

1. Agency has noted amount requested
2. Match funds (100% required)
3. Total project cost included

Yes	No

Domestic Violence Prevention and Treatment (Pink Section)

1. Agency has noted amount requested
2. Match funds (25% required)
3. Total project cost

Yes	No

Social Services Block Grant (Beige Section)

1. Agency has noted amount requested
2. Total project cost

Yes	No

Federal Family Violence (Yellow Section)

1. Agency has noted amount requested
2. Match funds (20% for existing grantees; 35% required for new grantees)
3. Total project cost

Yes	No

Sexual Offense Services (Green Section)

1. Agency has noted amount requested
2. Total project cost

Yes	No

SECTION TWO - Common Information

All agencies must provide information requested in pages 8-16.

- A. Overall Description of Agency
- within one-page limit

Yes	No

- B. Applicant should provide the following
- History of the facility (not to exceed one page)
 - Current board members listed (forms provided)
 - Current organization chart
 - Articles of Incorporation
 - Secretary of State Certificate of Good Standing
 - Agency Rules and Termination Policy, where applicable
 - Copy of current fire and health department inspections
 - Three letters of support (One from the Office of DFC from each county of operation plus two letters or Memorandums of Understanding from social service providers)
 - Goals and Measures (see attachment)
 - ESG Certification of Local Approval (ESG Receipts only).

Yes	No

- C. Certificates of Insurance and Bonding
A completed copy of the Insurance Declaration page should be attached.

Yes	No

- D. Facility Funding Summary
Applicant should contain the following forms.
- Revenue Sources
 - Operational Budget of Agency

Yes	No

- E. Certification Statement and Signature
- form enclosed and complete

Yes	No
Pass	Fail

Proposal Rating (Pass/Fail)

GRANT REVIEW ONE

Completed for all agencies applying for the Emergency Shelter Grant (BLUE SECTION)

Total Points Available 100

1. Program description (does not exceed 2-page limit)
 - background/documentation of need
 - target population identified and located
2. Objectives and Statement of Need does not exceed one page
3. Financial Narrative Form Typed and Complete

Total

Max		Score
10		
20		
20		
40		
10		
100		

GRANT REVIEW TWO

Completed for all agencies applying for Domestic Violence Prevention and Treatment (PINK SECTION)

Total Points Available 100

1. Abstract does not exceed one-page limit.
Should include the following:
 - Background/Documentation
 - Demographics
 - Methods/Action
 - Outcome
2. Objectives and Need for Services highlighted
3. -Budget Completed and Correct

Total

Max		Score
10		
10		
10		
10		
10		
40		
10		
100		

GRANT REVIEW THREE

Completed for all agencies applying for Social Services Block Grant (BEIGE SECTION)

1. Abstract does not exceed one-page limit
 - Background/Documentation of Need
 - Data to support the need in service area
2. Target population information.
Should include the following information
 - Characteristics of population to be served; age, economic status, other factors that characterize target population.
 - Location of target population
 - How the target population will be identified and recruited into the program.

Total

Max		Score
10		
20		
20		
20		
15		
15		
100		

GRANT REVIEW FOUR

Completed for all agencies applying for Federal Family Violence (YELLOW SECTION)

1. Compliance Issues Sheet Complete (10 questions)
Abstract does not exceed one-page limit.
Should include the following:
 - Background/Documentation of Need and Demographics
 - Description of family violence program and services offered
 - List of sources from which agency receives most of its referrals for service.
 - List of agencies to which clients are referred
 - How agency coordinates with other local community services
 - How program fits the Domestic Violence State Plan for 1997
2. Program Description
 - Describer specific services and activities to be provided.
 - Identify staff and service area, how staff time allocated between areas, is staff full time?
 - New project, if applicable
 - If existing project, how long in operation?
 - explain coordination of services with other programs
3. Target Population
Should include the following:
 - Projection of clients served per county
 - Priorities/restrictions set on services; location, age, sex, etc

Total

Max		Score
5		
5		
25		
35		
30		
100		

GRANT REVIEW FIVE

Completed for all agencies applying for Sexual Offense Services
(Green Pages)

-Proposal Abstract not to exceed one page

Should include the following:

-Background/Documentation of Need

-Target Population

-Identify the population to be served, include age, economic status, and other factors that characterize population served.

-Where is population located geographically

-How will they be identified or recruited in program?

Budget, should be complete and total correctly.

Total

Max		Score
10		
20		
20		
20		
10		
10		
10		
100		

COMMENTS SECTION:

Grant Review One - Emergency Shelter Grant

Grant Review Two - Social Service Block Grant

Grant Review Three - Domestic Violence and Treatment Program (DVPT)

Grant Review Four - Federal Family Violence (FFV)

Grant Review Five - Sexual Offense Services (SOS)

Appendix H: HUD Regulations Cross-Walk

This appendix refers the reader to those sections in the 1999 Consolidated Plan Update that are intended to fulfill Sections 91.300 through 91.330 of HUD's regulations governing the contents of the state-level consolidated submission for community planning and development programs. Specifically, the bold and italicized text following each subsection refers to a textual location in the Consolidated Plan Update.

Subpart D – State Governments; Contents of Consolidated Plan

Sec. 91.300 General

- (a) A complete consolidated plan consists of the information required in Secs. 91.305 through 91.330, submitted in accordance with instructions prescribed by HUD (including tables and narratives), or in such other format as jointly agreed upon by HUD and the State. ***See Appendix H, all.***
- (b) The State shall describe the lead agency or entity responsible for overseeing the development of the plan and the significant aspects of the process by which the consolidated plan was developed, the identity of the agencies, groups, organizations and others who participated in the process, and a description of the State's consultations with social service agencies and other entities. It also shall include a summary of the citizen participation process, public comments, and efforts made to broaden public participation in the development of the consolidated plan. ***See Section I and Appendix A, D and E, all.***

Sec. 91.305 Housing and homeless needs assessment

(a) General

The consolidated plan must describe the State's estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the State clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with Sec. 91.110 and the citizen participation process conducted in accordance with Sec. 91.115. For a State seeking funding under the HOPWA program, the needs described for housing and supportive services must address the needs of persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas. ***See Sections II III, IV, and V, all.***

Appendix H: HUD Regulations Cross-Walk

(b) Categories of persons affected

The consolidated plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a discussion of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income and middle-income renters and owners compared to the State as a whole. ***See Section III, IV and V, all.***

For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points [[Page 1908]] higher than the percentage of persons in the category as a whole. ***See Section III, IV and V, all.***

(c) Homeless needs.

The plan must describe the nature and extent of homelessness (including rural homelessness) within the State, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available. ***See Section V, especially “Persons who are Homeless.”***

Appendix H: HUD Regulations Cross-Walk

(d) Other special needs

The State shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, person with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and any other categories the State may specify, and describe their supportive housing needs. ***See Section V, all.***

With respect to a State seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve. ***See Section V, especially “Persons With HIV/AIDS.”***

Lead-based paint hazards. The plan must estimate the number of housing units within the State that are occupied by low-income families or moderate-income families that contain lead-based paint hazards, as defined in this part. ***See Section III, especially “Lead Safe Housing.”***

Sec. 91.310 Housing market analysis

(a) General characteristics

Based on data available to the State, the plan must describe the significant characteristics of the State’s housing markets (including such aspects as the supply, demand and condition and cost of housing). ***See Sections III and IV, all.***

(b) Homeless facilities

The plan must include a brief inventory of facilities and services that meet the needs for emergency shelter and transitional housing needs of homeless persons within the State. ***See Section V, especially “Persons who are Homeless.”***

(c) Special need facilities and services.

The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing. ***See Section V, all.***

Appendix H: HUD Regulations Cross-Walk

(d) Barriers to affordable housing

The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. ***See Section IV, especially “Barriers to Housing Development and Affordability.”***

Sec. 91.315 Strategic plan

(a) General

For the categories described in paragraphs (b), (c), (d), and (e) of this section, the consolidated plan must do the following:

Indicate the general priorities for allocating investment geographically within the State and among priority needs.

Describe the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs. ***See Section VI.***

Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs

For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two, three or more years), or in other measurable terms as identified and defined by the State. ***See Section VI and Appendix G, all.***

(b) Affordable housing

With respect to affordable housing, the consolidated plan must do the following:

The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Sec. 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority

Appendix H: HUD Regulations Cross-Walk

housing needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them; ***See Section VI.***

The statement of specific objectives must indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. ***See Section VI, and Sections III and IV for supporting market analysis and needs.***

The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Sec. 92.252 of this subtitle for rental housing and Sec. 92.254 of this subtitle for homeownership over a specific time period. ***See Section VI.***

(c) Homelessness

With respect to homelessness, the consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State's strategy for the following:

Helping low-income families avoid becoming homeless;

Reaching out to homeless persons and assessing their individual needs;

Addressing the emergency shelter and transitional housing needs of homeless persons; and,

Helping homeless persons make the transition to permanent housing and independent living.

For all of the above, see Section V, "Persons who are Homeless," Section VI for related strategies, and Appendix G for allocated funds.

(d) Other special needs

With respect to supportive needs of the non-homeless, the Consolidated Plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents). ***See Section V, all, Section VI for related strategies, and Appendix G for allocated funds.***

Appendix H: HUD Regulations Cross-Walk

(e) Non-housing community development plan

If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons of families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons. *See Section III, especially "Community Development Needs," Section VI for related strategies, and actions, and Appendix G for allocated funds.*

(f) Barriers to affordable housing

The consolidated plan must describe the State's strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Sec. 91.310. *See Section IV, especially "Barriers to Housing Affordability."*

(g) Lead-based paint hazards

The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs. *See Section III, "Lead Safe Housing."*

(h) Anti-poverty strategy

The consolidated plan must describe the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for reducing the number of poverty level families and how the State's goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent

Appendix H: HUD Regulations Cross-Walk

to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control. ***See Section VI.***

(i) Institutional structure

The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the State will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs. ***See Section VI, especially goals for enhancing the capacity of nonprofits in the state.***

(j) Coordination

The consolidated plan must describe the State's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the implementation of its consolidated plan. ***See Section VI, especially goals for enhancing the capacity of nonprofits in the state.***

(k) Low-income housing tax credit use

The consolidated plan must describe the strategy to coordinate the Low-income Housing Tax Credit with the development of housing that is affordable to low-income and moderate-income families. ***See Section VI, especially text related to Rental Housing Tax Credits.***

(l) Public housing resident initiatives

For a State that has a State housing agency administering public housing funds, the consolidated plan must describe the State's activities to encourage public housing residents to become more involved in management and participate in homeownership. ***See Section VI for strategies for increasing homeownership and Appendix G for other related strategies.***

Appendix H: HUD Regulations Cross-Walk

Sec. 91.320 Action plan

The action plan must include the following:

(a) Form application

Standard Form 424;

(b) Resources

Federal resources. The consolidated plan must describe the Federal resources expected to be available to address the priority needs and specific objectives identified in the strategic plan, in accordance with Sec. 91.315. These resources include grant funds and program income. *See Section VI and Appendix G, all.*

Other resources. The consolidated plan must indicate resources from private and non-Federal public sources that are reasonably expected to be made available to address the needs identified in the plan. The plan must explain how Federal funds will leverage those additional resources, including a description of how matching requirements of the HUD programs will be satisfied. Where the State deems it appropriate, it may indicate publicly owned land or property located within the State that may be used to carry out the purposes stated in Sec. 91.1.

(c) Activities

A description of the State's method for distributing funds to local governments and nonprofit organizations to carry out activities, or the activities to be undertaken by the State, using funds that are expected to be received under formula allocations (and related program income) and other HUD assistance during the program year and how the proposed distribution of funds will address the priority needs and specific objectives described in the consolidated plan. *See Appendix G.*

(d) Geographic distribution.

A description of the geographic areas of the State (including areas of minority concentration) in which it will direct assistance during the ensuing program year, giving the rationale for the priorities for allocating investment geographically. *See Section VI for the State's overall distribution plan and Appendix G for program distribution plans.*

Appendix H: HUD Regulations Cross-Walk

(e) Homeless and other special needs activities

Activities it plans to undertake during the next year to address emergency shelter and transitional housing needs of homeless individuals and families (including subpopulations), to prevent low-income individuals and families with children (especially those with incomes below 30 percent of median) from becoming homeless, to help homeless persons make the transition to permanent housing and independent living, and to address the special needs of persons who are not homeless identified in accordance with Sec. 91.315(d). ***See Section VI for related strategies.***

(f) Other actions

Actions it plans to take during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing (including the coordination of Low-Income Housing Tax Credits with the development of affordable housing), remove barriers to affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies and foster public housing resident initiatives. (See Sec. 91.315 (a), (b), (f), (g), (h), (i), (j), (k) and (l).) ***See Section VI for related strategies.***

(g) Program-specific requirements

In addition, the plan must include the following specific information:

CDBG. See Appendix G, CDBG documentation.

HOME. See Appendix G, HOME documentation.

ESG. The State shall state the process for awarding grants to State recipients and a description of how the State intends to make its allocation [[Page 1910]] available to units of local government and nonprofit organizations. ***See Appendix G, ESG documentation.***

HOPWA. The State shall state the method of selecting project sponsors. ***See Appendix G, HOPWA documentation.***

Appendix H: HUD Regulations Cross-Walk

Sec. 91.325 Certifications

(a) General

For all items in 91.325 (a)-(d), see Appendix B.

1. ***Affirmatively further fair housing.*** Each State is required to submit a certification that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the State, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
2. ***Anti-displacement and relocation plan.*** The State is required to submit a certification that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG or HOME programs.
3. ***Drug-free workplace.*** The State must submit a certification with regard to drug-free workplace required by 24 CFR part 24, subpart F.
4. ***Anti-lobbying.*** The State must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
5. ***Authority of State.*** The State must submit a certification that the consolidated plan is authorized under State law and that the State possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.
6. ***Consistency with plan.*** The State must submit a certification that the housing activities to be undertaken with CDBG, HOME, ESG and HOPWA funds are consistent with the strategic plan.
7. ***Acquisition and relocation.*** The State must submit a certification that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR part 24.

Appendix H: HUD Regulations Cross-Walk

8. *Section 3.* The State must submit a certification that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(b) Community Development Block Grant program

For States that seek funding under CDBG, the following certifications are required:

1. *Citizen participation.* A certification that the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 91.115, and that each unit of general local government that is receiving assistance from the State is following a detailed citizen participation plan that satisfies the requirements of Sec. 570.486 of this title. *Also see Appendix D.*
2. *Consultation with local governments.*
3. *Community development plan.* A certification that this consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the statute authorizing the CDBG program, as described in 24 CFR 570.2, and requirements of this part and 24 CFR part 570.
4. *Use of funds.*
5. *Compliance with anti-discrimination laws.* A certification that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.
6. *Excessive force.*
7. *Compliance with laws.* A certification that the State will comply with applicable laws.

Appendix H: HUD Regulations Cross-Walk

(c) Emergency Shelter Grant program

For States that seek funding under the Emergency Shelter Grant program, a certification is required by the State that it will ensure that its State recipients comply with the following criteria:

1. In the case of assistance involving major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a 10-year period;
2. In the case of assistance involving rehabilitation less than that covered under paragraph (d)(1) of this section, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for not less than a three-year period;
3. In the case of assistance involving essential services (including but not limited to employment, health, drug abuse or education) or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served;
4. Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary;
5. It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal, State, local and private assistance available for such individuals;
6. It will obtain matching amounts required under Sec. 576.71 of this title;
7. It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter;

Appendix H: HUD Regulations Cross-Walk

8. To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining and operating facilities assisted under this program, in providing services assisted under the program, and in providing services for occupants of facilities assisted under the program; and
9. It is following a current HUD-approved consolidated plan.

(d) HOME program

Each State must provide the following certifications:

1. If it plans to use program funds for tenant-based rental assistance, a certification that rental-based assistance is an essential element of its consolidated plan.
2. A certification that it is using and will use HOME funds for eligible activities and costs, as described in Secs. 92.205 through 92.209 of this subtitle and that it is not using and will not use HOME funds for prohibited activities, as described in Sec. 92.214 of this subtitle.
3. A certification that before committing funds to a project, the State or its recipients will evaluate the project in accordance with guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.
4. Housing Opportunities for Persons With AIDS. For States that seek funding under the Housing Opportunities for Persons With AIDS program, a certification is required by the State.
5. Activities funded under the program will meet urgent needs that are not being met by available public and private sources.
6. Any building or structure purchased, leased, rehabilitated, renovated or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

Appendix H: HUD Regulations Cross-Walk

(e) HOPWA program

For States that seek funding under the Housing Opportunities for Persons with AIDS program, a certification is required by the State that:

1. Activities funded under the program will meet the urgent needs that are not being met by available public and private sources; and
2. Any building or structure purchased, leased, rehabilitated, renovated, or converted with assistance under that program shall be operated for not less than 10 years specified in the plan, or for a period of not less than three years in cases involving non-substantial rehabilitation or repair of a building or structure.

Sec. 91.330 Monitoring

The consolidated plan must describe the standards and procedures that the State will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including the comprehensive planning requirements. **See Section VI.**

Appendix I: Fair Housing Action Plan

Overview

In 1995, the U.S. Department of Housing and Urban Development initiated the requirement that states complete an Assessment of Fair Housing Impediments. The State of Indiana contracted The Keys Group to complete the Assessment and, in March 1996, the report was approved. The report included all regulatory analysis of local housing data and fair housing initiatives and presented a three-year action plan designed to combat the impediments identified. The analyses reveal several factors that contributed to the lack of choice. Education about fair housing regulations and requirements as it pertains to the general public and in specific landlords and community leaders and the availability and affordability of housing were two of the significant issues revealed related to housing choice. Other issues found included code enforcement, lending practices, housing development and access as it is reflected in the impact of housing opportunities outside of low income areas.

Subsequent to the approval of the plan, the Indiana Fair Housing Task Force, formed as a result of the 1996 Assessment of Impediments to Fair Housing, has made significant strides to develop networks and enhance the understanding of fair housing regulations and requirements throughout the state. With the help of a multi-agency team from the Community Development Block Grant (CDBG) funded state agencies which include the Indiana Department of Commerce, the Indiana Housing Finance Authority, the Indiana Family and Service Administration and AIDServe Indiana, the Indiana Civil Rights Commission (ICRC) has developed the Indiana Fair Housing Task Force into a preeminent organization that has expanded the State's coordination of activities and campaign to resolve fair housing issues ten-fold.

Since the 1996 report provided a three year action plan covering 1996 to 1998, a Fair Housing 2000 - Update and Action Plan has been drafted. The document delineates the 1996 action plan and provides a detailed review of what has been accomplished to date. Action tasks to be completed over the next year while an update of the analysis of impediments can be completed are also included. This document is available upon request from the Indiana Department of Commerce, Grants Management Division, 1 North Capital Suite 700, Indianapolis, Indiana, 46204 or by calling 1-800-246-7064. The Fair Housing 2000 - Action Plan follows in this appendix.

Appendix I: Fair Housing Action Plan

Action Task, Strategic Goals, and Activities

The following is intended to offer corrective measures that will remedy the effects of discrimination in housing statewide. The recommended actions, outlined below, include the continuation of fair housing monitoring activities, increased educational and outreach activities and intra/inter Indiana agency coordination throughout the state. The actions also include the development of strategies to strengthen the Indiana Civil Rights Commission's (ICRC) testing program and the establishment of a Statewide documentation and verification process for fair housing complaints. It is important to note that during this activity cycle the update of the *State of Indiana's Assessment of Impediments to Fair Housing* will be conducted to include a strategy for the collection and updating of relevant information and infractions of fair housing regulations and requirements.

Year 2000- 2001 Action Plan

A. Action Task - Establishment of a statewide documentation & verification process for complaints	
Goal: To develop a strategy for the networking of statewide agency fair housing complaints with ICRC Output Measures: Completion of a strategy to network the complaint database with other agencies	Activities:
	ICRC will work to complete their data entry of complaint information to prepare for the community sharing and processing of statewide data
	ICRC will develop a strategy for the networking of complaint information with other agencies
B. Action Task - Continue to monitor the progress of equal access to housing in the State	
Goal: To enhance the Statewide Fair Housing Committee efforts throughout Indiana. Output Measures: Increase of non-entitlement area representatives on the Indiana Fair Housing Task Force by 10%	Activities:
	Indiana Fair Housing Task Force ➤ Target of representatives from non-entitlement communities and under represented segments of the housing industry to become member of the task force
	Indiana Fair Housing Task Force ➤ Networking with other enforcement agencies to increase fair housing presence within the state and the Fair Housing Task Force membership

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B. Action Task - Continue to monitor the progress of equal access to housing in the State	
<p>Goal: To update the Assessment of Impediments to Fair Housing and establish a process for continuous review of fair housing issues.</p> <p>Output Measures: Completion of the drafting of the Assessment of Impediments and an approved update process.</p>	<p>Consolidated Plan Coordinating Committee & Indiana Fair Housing Task Force Representatives</p> <ul style="list-style-type: none"> ➤ Develop strategy to have the <i>Assessment of Impediments to Fair Housing</i> drafted ➤ Develop a process to update and evaluate action tasks proposed in the plan ➤ Plan and implement an annual review process for the purpose of discussing fair housing progress
	<p>Indiana Fair Housing Task Force</p> <ul style="list-style-type: none"> ➤ Develop a strategy to update fair housing data collection and assessment of findings annually
C. Action Task - Continue to improve fair housing intra/inter agency coordination of activities	
<p>Goal: To improve fair housing coordination within the state with particular emphasis on non-entitlement areas</p> <p>Output Measures: The development of a comprehensive <i>Consolidated Plan</i> document that includes the <i>Assessment of Impediments to Fair Housing data</i> and analysis</p> <p>Output Measures Increase non entitlement area representation on the Indiana Fair Housing Task Force by 10% and increase distributed of fair housing information throughout the system</p>	<p>Activities:</p>
	<p>IDOC, IHFA, FFSA, ISDH, AIDServe and ICRC will continue participation on the Indiana Fair Housing Task Force and continue to provide leadership and financial and human resources for the implementation of task force activities</p>
	<p>The Indiana Fair Housing Task Force will provide the Consolidated Plan Coordinating Committee updates of their activities and ICRC (the lead agency) will continue to have representation on the committee</p>
	<p>The Consolidated Plan Coordinating Committee will work more closely with the representatives from the Task Force to ensure coordination of activities and to provide financial and human support when needed</p>

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D. Action Task - Develop methods to seek out violators of fair housing regulations	
Goal: To enhance the tester program Output Measures: The development of a strategy for the permanent funding of the tester program Output Measures: Computerization of tester program files Goal: Increase the number of testers and tests throughout Indiana Output Measures: Calculation of baseline of tester and tests to be used to increase tester and testing in Indiana by 2% and 5% yearly Output Measures:	Activities:
	ICRC ➤ Work with the Indiana Fair Housing Task Force to develop a proposal for funding of the tester program ➤ Research possible funding alternatives and seek funding opportunities for the tester program ➤ Conduct tester training in two non entitlement areas
	ICRC ➤ Develop process to computerize test program ➤ Evaluate process, make appropriate changes and implement
	ICRC ➤ Calculate number of tester and tests in FY 2000 to determine a baseline of activity ➤ Increase testers and tests by 2% and 5% respectively

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E. Action Task - Continue Education Programmatic Thrust	
<p>Goal: To continue to enhance understanding of fair housing throughout Indiana</p> <p>Output Measures: <i>Annual Fair Housing Summit</i> hosted in a non-entitlement city</p> <p>Output Measures: Increase in the number of county/city representatives who can provide training/workshops to agencies, Realtors and housing stakeholders in the field</p> <p>Output Measures: Increase the number of contacts and workshops presently conducted outside of entitlement areas by 20%</p>	<p>Activities:</p>
	Indiana Fair Housing Task Force will host the annual <i>Fair Housing Summit</i> in a non-entitlement city
	IHFA will continue to require that each grantee take action to further fair housing that reaches the entire community and not just residents of the IHFA-funded projects or low income residents when conducting fair housing activities
	IHFA will continue to require communities that have fair housing ordinances in place to take some other action to affirmatively further fair housing. IHFA gives recommendations on different actions that can be taken; however, it is ultimately up to the local unit of government to determine the action that best suits the needs of the community. ICRC will target non-entitlement areas for distribution of brochures and location of workshops
	Distribution of the Indiana Civil Rights Commission's brochure "You May Be A Victim" to residents by IHFA grantees through affordability period. (Grantees will be required to document that residents have received the brochure)
	ICRC and IHFA will continue to update program brochures to reach all populations including providing information in multi-lingual, Braille and large print formats.
	IHFA will continue to host their <i>Annual Affordable Housing Conference</i> where a session on fair housing will be presented
	ICRC and IHFA will continue to provide technical assistance, presentations on fair housing as well as partner with providers to present fair housing training IDOC List task force and fair housing activities in the Grants Management Quarterly
<p>Goal: To continue to enhance fair housing month as a major emphasis in the education of Indiana residents on the rights and requirements of fair housing</p>	<p>Indiana Fair Housing Task Force: (Continue last year's program as outlined below)</p> <ul style="list-style-type: none"> ➤ Governor will provide a proclamation recognizing fair housing month and its activities ➤ Lt. Governor will promote the <i>Annual Fair Housing Summit</i> in his weekly column

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E. Action Task - Continue Education Programmatic Thrust	
<p>Output Measures: Increase non-entitlement number of activities and publicity notifications of event by 10% and participants residing in non-entitlement areas by 5%</p> <p>Output Measures: Increase support of conference by soliciting an increased number of scholarships</p>	<ul style="list-style-type: none">➤ Task Force will announce and circulate <i>Summit</i> information throughout the state with emphasis on distribution of information in non-entitlement cities➤ Provide increased scholarship opportunities for <i>Fair Housing Summit</i>➤ Offer reduced student registration fees➤ <i>Summit</i> will offer legal and real estate continuing education credit➤ Allow one day registration for those unable to attend the entire <i>Summit</i> but want to attend certain sessions